



EDA RLFs— Performance Evaluation

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Rutgers, The State University of New Jersey
Edward J. Bloustein School of Planning and Public Policy
Center for Urban Policy Research (CUPR)



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Executive Summary

The Public Works Economic Development Act of 1965 (PWEDA), passed by Congress in that year, authorized the Economic Development Administration (EDA) to provide grants to create and retain existing private-sector jobs and to stimulate business development in economically distressed areas of the United States. In 1974, Title IX authorized grants for Revolving Loan Funds (RLFs). The EDA Reform Act (1998) reauthorized EDA's programs for five years, without altering its mission. Under the 1998 act, RLFs are administered through EDA Section 209, Grants for Economic Adjustment (formerly Title IX). An RLF is defined as a capitalized fund for making loans to small-business projects in accordance with local economic development strategies.

RLF grants are awarded to local agencies, which, in turn, provide and manage loans. The grantee's initial loan pool includes the EDA grant (usually 75 percent of the initial loan pool) and funds obtained from non-EDA local sources (usually 25 percent of the initial loan pool). The grantee's fund is replenished by loan repayments plus interest. As the fund is replenished, loans are made available to additional projects. As long as funds are used consistent with the purpose of the grant, the grantee is not required to reimburse EDA for the amount of the grant, even after its fund has been replenished by repaid loans. Indeed, the grantee may choose to sell off its portfolio of loans after the loan pool has exceeded the original amount of the EDA grant *plus* the matching share provided by local sources.

To be eligible for an RLF grant, an RLF grantee must meet one of the following three area distress criteria: unemployment must be 1 percent higher than the national average; per capita income must be less than 80 percent of the national average; or there must be a special need, such as severe long- or short-term unemployment. Grantees must comply with local laws, market loans to minorities, and administer grants prudently, including providing regular status reports.

A grantee must certify annually that loans are in accordance with an RLF Plan (a technical document analogous to a business plan) and that the RLF Plan supports the local region's Comprehensive Economic Development Strategy (CEDS)—a unique detailed plan for promoting sustainable economic development in an area.

The Study and the Database

This is the most comprehensive analysis of the EDA RLF program undertaken to date. It examines the activities of 422 EDA grantees, who have issued nearly 11,600 loans.¹ Those loans are in grantee port-

¹ At the time of the evaluation, approximately 28 grantees had their loan funds repaid and were no longer required to submit detailed information on their loan portfolio. Each of these grantees has been in the RLF business for a long period of time and most have had their loans recapitalized. Thus, they are successful RLF programs whose initial grant amount has been long since repaid and they are not required to report semiannually at the loan level. All are up and running and all have leveraged private-sector funds.

Table 1
The Context of EDA RLF Projects at Time of Application
(422 Grantee Sites [Counties])

Context Variable	Median	Median Ratio to State	Median Ratio to Nation
Per Capita Income	\$12,881	0.9	0.9
Below Poverty Level	14.4%	1.1	1.1
Minority	8.5%	0.8	0.4
Unemployment Rate	7.8%	1.1	1.1

Sources: EDA RLF Semiannual Reports, October 1998, and U.S. Census of Population and Housing 1990.

folios that were active as of October 1998; this is not an evaluation of a sample of loans but rather an evaluation of the universe of loans outstanding at that time. Most information comes from the EDA Semiannual Report. In some cases where the loan pool has rolled over (that is, the loan pool has been replenished by most recipients and, with interest minus bad debt, exceeds the original amount), an annual report with less information is the primary source of data.

County-level data have been obtained on context variables (income, poverty level, minority population, and unemployment rate) at the time of the loan or for the decennial point representative of most loans (the 1990 census). All other variables come from grantee (N = 422) or loan (N = 11,600) data. The median is the usual measure of central tendency and all summary data are in constant 1998 dollars. Grant amounts in grantee profiles are left in the original dollar amounts at the time of grant issuance. Cost per job is in 1998 dollars.

The Context of RLF Loans

RLF loans take place in counties where the median per capita income is 90 percent of the state and federal averages. In dollars at the time of data collection, median per capita income is approximately \$12,887 in counties with EDA RLF grantee sites (Table 1).

RLF loans take place in counties in which the share of the population with incomes below the poverty level is 10 percent higher than the state and/or national average. In these counties, the percentage of the population with incomes below the poverty level averages 14.4 percent (Table 1).

RLF loans take place in counties where the proportion of minority populations is 20 percent below the statewide figure and 40 percent below the national average. The median percentage of minority populations in EDA RLF counties is approximately 8.5 percent (Table 1).

RLF loans take place in counties where the median unemployment rate is 10 percent higher than the state and national averages, a median rate of 7.8 percent (Table 1).

RLF Characteristics

Close to one-half of the 11,600 EDA RLF loans, as of October 1998, were made in the Philadelphia and Seattle regions. That amounts to 48 percent or approximately 5,500 loans (Table 2). The largest proportion of EDA RLF loans are for expansion (55 percent, or approximately 6,300 loans) as opposed to start-up or retention purposes and are given to manufacturing (49 percent, or approximately 5,700 loans)

Table 2
RLF Characteristics

Characteristic	Largest Distribution of Loans	Percentage of All Loans (%)	Number of Loans
Region	Philadelphia and Seattle	48	5,500
Purpose	Expansion	55	6,300
Type	Manufacturing	49	5,700
Program	LTED	72	8,300
Year	Mid- to late- 1980s or 1990s	73	8,450

Source: EDA RLF Semiannual Reports, October 1998.

Table 3
Calculating Leverage Ratio

Loan Information	Median
RLF Loan Amount	\$56,601
Total Loan Amount	\$176,319
Leveraging Ratio	2.12 to 1

Source: EDA RLF Semiannual Reports, October 1998.

as opposed to commercial or service businesses. Seventy-two percent (or approximately 8,300) of the loans were made as part of EDA's Long-Term Economic Deterioration (LTED) program and 73 percent, or approximately 8,450 loans, were made either during the mid- to late-1980s or during the mid- to late-1990s, as opposed to earlier periods in each of those decades or before 1980. This is a function of both sustained or increasing EDA commitment over time as well as the relending activities of repaid older loan funds.

RLF and Total Loan Amounts and Leverage Ratios

The median RLF loan issued by EDA grantees is approximately \$56,600. Often that amount is packaged with other private and public moneys to provide a total amount of money that the loan recipient uses to undertake or sustain a business venture. The median of this total loan amount is \$176,319. The proportion between the non-RLF and RLF portions of the mon-

eys accessed by the loan recipient is the leverage ratio. If the median amounts are used, this figure is approximately 2 to 1 (Table 3).

Loan Pool and Disbursement

Of the 422 RLF grantees reporting, 414, or 98 percent, established a loan pool. The remaining 8 grantees returned most or all of the grant to EDA. Of the 414 grantees that established a loan pool, all of them, or 98 percent of the 422 original grantees, reported that their loan pool helped their areas create or retain permanent jobs (Table 4).

EDA would like the grantee to fully disburse their loan pool during the first three years after receipt of EDA funding. Currently, grantees are taking a median of 3.5 years from the time of receipt of funding from EDA, or 3.5 years from the time of issuance of their first loan.

Preloan Jobs, Jobs Created/ Saved, and Cost per Job

RLF loans are made to small businesses for start-up, retention, or expansion purposes. When just the last two categories are considered, the median number of preloan employees is about six (Table 5).

Table 4
Loan Pools and Disbursement Schedule

Administrative Information	Number of Loan Pools	Percentage of Total (N=422)
Loan Pool Up and Running	414	98.0
Loan Pool Helped Create Jobs	414	98.0
Time to Loan Disbursement		Median Number of Years
Years from Initial Disbursement		3.5
Years from First Loan		3.5

Source: EDA RLF Semiannual Reports, October 1998.

Table 5
Jobs Created/Saved and Cost Per Job

Job Information	Median
Preloan Jobs(excluding start-ups)	6.0
Jobs Created/Saved	8.0
Cost per Job	\$936

Source: EDA RLF Semiannual Reports, October 1998.

After the RLF loan is received, the median number of new employees added is eight. In other words, as a direct result of the RLF loan, the average employment at a site more than doubles. For every preexisting employee, RLF loans create 1.33 new jobs.

EDA cost per job created or saved is calculated at the grantee level as of October 1998. The cost of the RLF program at the grantee level is the sum of the RLF grant and the opportunity cost of disbursing the grant minus the current capital base, which includes repaid and committed RLF funds not yet disbursed, RLF funds reserved for loan guarantees, and the outstanding RLF principal on the active loans.² At the grantee level, the cost per job is the total cost of the EDA program divided by the number of jobs created or retained by the loan recipients. The annual interest rate charged is the average 30-year federal Treasury bill rate for the year in which EDA funds were given.

Table 6
Interest Rate Charged

	Median	Range Over Time
Loan Interest Rate	7.50%	6.0%–10.0%
Percentage below Prime	1.25%	0.15%–5.75%

Source: EDA RLF Semiannual Reports, October 1998.

The EDA share of the total RLF grant is approximately 75 percent. The median EDA cost per job is about \$936 as of October 1998.

Loan Terms

The median interest rate charged to RLF loan recipients during the period from the mid-1970s through the mid-1990s was approximately 7.5 percent. The rate varied from a peak of 10 percent during the mid- to late-1970s to a low of 6 percent during the early 1990s (Table 6). The interest rate of 7.5 percent for the period was approximately 1.25 percent below the prime rate³ for the same period: the percentage below prime varied from a high of 5.75 percent during the mid- to late-1970s to a low of 0.15 percent during the early 1990s.

² See cost calculation procedure on pages 12 and 37.

³ See definition of “prime rate” on page 43.

Table 7
Loan Performance

Default/Write-Off Rate (mean)	8.6%
Decade Loan Pool Growth (median)	11.0%
Combined Index (median)	1.04

Source: EDA RLF Semiannual Reports, October 1998.

Performance of Loans

Loans for which a payment has not been made for more than two months are in default. Others with six or more months of nonpayment are written off. The mean rate of default/write-off for RLF loans is 8.6 percent (Table 7). This is only about 5.6 percentage points higher than the default rate of standard commercial mortgages (3 percent). That is a remarkable figure since most of the RLF loan recipients were high risk, that is, were turned down by commercial banks or mortgage companies or never applied for a loan because they knew they would be turned down.

Another measure of loan performance is growth of the loan pool. In other words, is the money fund increasing over time? The definition of fund composition is principal and interest repayments minus bad debt. On average, the loan pool grows in simple terms (not compounded) at a rate of 1.1 percent per year. In 10 years the loan pool is 11 percent larger than it had been at its beginning (Table 7).

A final index of performance involves decade growth divided by the default/write-off rate. A figure greater than one is better than a figure less than one. Overall, the index is 1.04 (Table 7).

Employment and Ownership Diversity

On average, RLF loans produce employment that is 17 percent minority (African American, Asian, Hispanic, Native American) and 20 percent women

Table 8
Employment and Ownership Diversity

	Median
Employment	
Minority	17.0 %
Women	20.0 %
Ownership	
Minority	2.1 %
Women	7.1 %

Source: EDA RLF Semiannual Reports, October 1998.

(Table 8). These two figures overlap and therefore are not additive.

Further, EDA RLF loans produce businesses that in 2.1 percent of the cases are owned (more than 50 percent) by minorities and in 7.1 percent of the cases are owned by women.

Conclusion

After reviewing 11,600 loans disbursed by 422 EDA grantees, the following facts are in evidence:

- RLF loans occur in environments that are considerably worse than the environments in which conventional loans occur.
- RLF loan pools are successfully established in 98 percent of the cases and create or retain jobs in 98 percent of the cases.
- RLF grantees generally distribute all of their moneys in about 3.5 years, which is six months longer than the timeline preferred by EDA.
- The median RLF loan is \$56,601 and is part of a median total loan amount that is three times this figure (\$176,319).

- Loans have historically been given at a median interest rate of 7.5 percent, and at a median of about 1.25 percent below the prime rate.
- RLF loans are used by existing businesses whose median preloan employment size is six. After the loan is received, a median of eight new employees are added per loan site.
- The median EDA cost per RLF job is \$936; total cost per job (all public moneys) is \$1,276.
- The default/write-off rate on RLF loans is 8.6 percent. RLF pools grow at a rate of 1.1 percent annually. In 10 years, loan pool growth exceeds loan pool losses by 4 percent.
- RLF loans produce minority and female employees at a rate of 17 percent and 20 percent, re-

spectively. They produce minority and female owners at a rate of 2.1 percent and 7.1 percent, respectively.

RLF loans enable businesses to prosper that would not have prospered under conventional lending guidelines. The program is successful in almost every instance that a loan is given, and it produces jobs at minimal investment by the taxpayer. The program further provides employment access to minorities and females at ratios of about one in five each and provides ownership access to minorities and females at ratios of one in 50 and one in 15, respectively. The EDA RLF program achieves its intended results with high levels of accomplishment and low levels of risk and cost.

Introduction to the Research

Introduction

The purpose of this component of the study is to present analytic information on the EDA Revolving Loan Fund (RLF) program. What is the context of EDA RLF loans, how do the loan funds perform, how many jobs do they produce, and how much do those jobs cost? In addition, what is the default/write-off rate associated with loans under this program, and who benefits from the program?

This report evaluates the EDA RLF program. It is the most comprehensive report completed to date because it involves all active RLF loans as of October 1998. The loan pool at that time consisted of 450 EDA RLF grantees who had processed close to 12,000 loans, or an average of approximately 25 loans per grantee.

The study involved hand-coding information on 11,600 loans and on 422 grantees.¹ Each of the loans was checked for completeness and accuracy of information. In most cases where information was missing or appeared in error, clarification was obtained from the grantees.

The report relies primarily on loan data from the grantees. Information on jobs created or loans defaulted

on, comes not from aggregated grantee information, but rather from individual loan data aggregated by the research team.

A large volume of data had to be processed. Data had to be complete for each reporting site (grantee), and consistency between summary information provided by the grantee and the sum of individual loan information at the grantee site had to be ensured. A great deal of time and effort has been spent to check and verify data before subjecting it to analysis and attempting to obtain missing information. However, when information could not be obtained, missing data were coded as missing. Consequently, the total number of cases varies slightly depending on the variable under consideration.

The Economic Development Administration

The Public Works and Economic Development Act of 1965 (PWEDA), passed by Congress in that year, authorized EDA to provide grants to create and retain existing private-sector jobs and to stimulate business development in economically distressed areas of the United States. A 1974 amendment added Title IX authorizing economic adjustment grants for RLFs. In 1998, the Economic Development Administration Reform Act (Public Law 105-393, 42 U.S.C. Section 3121 *et seq.*, 112 Stat. 3596) reauthorized EDA programs for five years without altering EDA's basic mission and programs.

¹ Twenty-eight grantees were reporting annually because loan repayments exceeded the grant amount. This involved approximately 400 loans. Annual reporting requires no information at the loan level.

In order to build the long-term institutional capacity of communities experiencing high unemployment, low income, or other severe economic distress, EDA has helped develop a nationwide network of Economic Development Districts (EDDs) staffed by professionals who work in partnership with state, county, and local government officials; Indian tribes; business leaders; and public and private nonprofit organizations. EDA's grant programs support public works and infrastructure development, planning, training and technical assistance, and business development. These programs help communities address their economic challenges, identify and implement their own comprehensive economic revitalization strategies, and fund high-priority projects.

Economic adjustment grants help communities alleviate existing, or reduce the threat of future, substantial and persistent unemployment or underemployment created by long-term economic deterioration (LTED), or sudden and severe economic dislocation (SSED) (e.g., economic restructuring, military base closures or realignments, defense contractor reductions, extraordinary depletion of natural resources, and natural disasters).

Purpose of the RLF Program

RLF grants for business development assistance are administered under EDA's Section 209 (former Title IX), Grants for Economic Adjustment, which was created in 1974 by an amendment to the PWEDA of 1965.

An RLF is a capitalized fund used by local governments, EDDs, regional development corporations, states, and other nonprofit organizations to stimulate economic activity and to make loans for small-business projects in accordance with local economic development strategies, when private credit is scarce or unavailable. Loan principal and interest repayments and fees help replenish the RLF's capital, creating a

revolving source of capital to finance additional loans and further develop the local economy. Consequently, RLFs aim to preserve their capital through prudent lending and portfolio management practices.

The initial capital provided by EDA does not need to be repaid to the agency, except in cases of grant termination for cause, or convenience of the RLF. However, loans have nearly always been fully repaid to the grantees by RLF borrowers. As of September 2001, EDA grants have been provided to 637 locally administered RLFs that, in turn, have made more than 15,000 loans to private businesses for a total amount of nearly \$700 million. RLFs were increasingly used as a vehicle for economic development during the latter 1990s and early 2000s. As of the evaluation date of this study (fall of 1998), the numbers of grantees and loans were approximately 75 percent of the above numbers.

Eligibility Criteria

In order to apply for an RLF grant under EDA regulations §308, the applicant must fulfill the set of eligibility criteria for economic adjustment assistance as defined in §301 and §308.2.

First, an applicant must be an eligible recipient as defined in §300.2: an EDD; an Indian tribe; a state; a city or other political subdivision of a state, or a consortium of such subdivisions; an institution of higher education; or a public or private nonprofit organization or association, if it acts in cooperation with officials of a political subdivision of a state.

Second, §301.2 of the regulations strengthened the criteria for area eligibility for an economic adjustment grant in two major aspects: criteria consolidation and time of qualification. An area is eligible if it meets one of the following criteria: Its unemployment rate is at least 1 percent greater than the national av-

erage for the most recent 24-month period for which data are available; its per capita income does not exceed 80 percent of the national average; or it has a special need “arising from actual or threatened severe unemployment or economic adjustment problems resulting from severe short- or long-term changes in economic conditions.” A noneligible area within an EDD may apply for assistance if the project benefits an eligible part of the area. Furthermore, there is a provision that allows small distressed areas within noneligible communities to be eligible for assistance. The time-of-qualification criterion requires an area to be eligible for assistance at the time of application. Designation as a redevelopment area is no longer required.

Third, the application for a project grant under §308 must include or reference a CEDS, as provided in §301.3, that is acceptable to EDA. The CEDS must be approved by the applicant’s governing body no more than one year before the date of application.

Section 308.9 states that RLF applicants must also submit an RLF Plan in accordance with the RLF guidelines.

RLF Requirements for Grantees and Borrowers

Standard terms and conditions apply to RLF grants funded by EDA under Section 209 of the EDA Reform Act of 1998 (42 U.S.C. 3121 *et seq.*).

Grant applications to capitalize or recapitalize an RLF must provide evidence of area and applicant eligibility, include or reference a CEDS, and identify all of the funding sources that will contribute to the project’s financing. RLF grantees, as well as any contractor that provides services on behalf of the RLF grant recipient, must comply with applicable federal, state, territorial, and local laws, such as environmental pro-

tection laws, civil rights laws, Davis-Bacon wage rates, or laws concerning handicapped access. They must market the RLF to prospective minority and women borrowers, and comply with EDA RLF guidelines, manuals, and other instructions that might be issued by the federal government.

RLF recipients must comply with various administrative and financial requirements and procedures. Among other things, grantees are required to administer RLFs in accordance with lending practices generally accepted as prudent for public loan programs and to protect the RLF assets. They must regularly submit reports to EDA. These include annual or semi-annual reports, and special reports.

Research Charge and Approach to the Research

The research team, consisting of personnel from Rutgers University, approached the research in the following manner. First, it was necessary to obtain a general understanding of the specific research subjects. Members of the research team read the applicable literature on Economic Development Administration activities as well as past evaluations.

The research team decided that the study would *not* focus on a sample of the grantees and loans to be studied. *All* projects of the program group selected for study (RLFs active as of October 1998) would be analyzed.

The research team decided that a detailed presentation of the research would enhance the accessibility of the data and statistics. Accordingly, the team developed project profiles that contain all applicable performance measurement information. The research design was formulated to ensure that all projects would be presented in standardized fashion and that their summarized base data would be available to

Figure 1
EDA RLF Grantees



Source: EDA RLF Semiannual Reports; October 1998.

Notes: Dots indicate grantee locations. All grantees did not have locations provided.

Alaska and Pacific Island grantees are not shown.

those reviewing the report (see grantee profiles at the end of this report). Thus, for each project, a profile sheet presents information on the project participants and the magnitude of the grant; demographic and employment data on the community or county in which the project took place; and data on outcomes of the project in the form of direct jobs, cost per job, default/write-off rates, leverage ratios, and the like.

The study sought answers to the following questions: Did the RLF activity produce jobs, private- and public-sector leverage, minority and female opportunities, and so on? Did the RLF program do its job, and did it do its job efficiently?

The Universe of Projects

This research involves an analysis of 450 RLF grantees that had active loan pools in October 1998 (Figure 1). Since some projects originated as recently as 1998, a share of the projects are not yet complete, and a few are just beginning.

The 450 RLF projects are geographically distributed throughout the United States. They are found in all states except Delaware and Hawaii. Also represented are the District of Columbia, Puerto Rico, American Samoa, and Guam.

The 450 RLFs that are analyzed here range in scale from \$500,000 to \$20 million and have individually produced up to 1,000 jobs.

The Performance Measures

EDA has established a set of performance measures for RLFs. They seek to quantify the number of businesses assisted (number of loans made), number of jobs created, and RLF moneys leveraged. They also attempt to gauge the capital base of the RLFs. This is defined as money originally disbursed in the grant for RLF purposes, interest accrued from outstanding loans, less bad debt/loss from loans that were not repaid. EDA's performance measures are listed below.

- Implementation schedule for disbursement of RLF dollars met.
- Jobs created and retained through RLF loans.
- Loans made and dollars lent.
- Private-sector and other dollars invested.
- RLF capital base.

In addition to the above measures, the research team has included information on the nature of the business activities supported (start-up, expansion, or retention) as well as the type of business (commercial, manufacturing, service). Information on default rates and loan write-offs is also included as well as summaries of information on minorities employed and established in business.

The Attribution of Jobs and Private-Sector Investment

In most instances, EDA's investment in a project is the critical component that launches it into action. The EDA funding is the critical, or "*but for*," element of the project that created the jobs in the area. Indeed, in making its project selection decisions, the *but for* argument is decisive for EDA. The role of filling this early implementation funding gap defines to a large extent EDA's role in economic development: EDA fills the gap in funding available to

communities to respond to economic deterioration or decline.

Without EDA, the loan recipient would not receive funding and the business would not be created or retained. In such cases, because of the critical nature of EDA funding and the risk capital that EDA provides, EDA is credited for the jobs created. No other funder—public or private—fills that important, initial implementation role. If EDA is there first, plays an early implementation role, and offers significant funding, it is credited for the jobs.

Further, in most instances, it is only after EDA commits to funding a project that the grantee can produce its local share, be it a Community Development Block Grant (CDBG), other local funds, or private funds. EDA's "gap" funding—the special value that EDA contributes to economic development in distressed areas—is the major contributor to the impact of EDA's investments.

In counting jobs as an indicator of the impact of EDA funding, the correlation between EDA's investment and jobs is more accurately described as follows: Jobs in EDA-funded projects are not "caused by" EDA's investment, rather, the jobs "result" from the investment.

Data and Dollars—Sources and Years

Data on project-area unemployment rates and per capita income have been obtained for the year of the grant from the Bureau of Labor Statistics (BLS) and the Bureau of Economic Analysis (BEA), respectively. The data are county yearly averages at the time of project approval. These have been individually researched and checked by the study team.

Information on unemployment rates and per capita income for RLF projects are compared with state or nationwide averages for the same years and the results are displayed in the project profiles. Information on percentage minority population and percentage below the poverty level is derived from the 1990 Census data for counties for the closest match to the time period of the loans.

All financial information is left in its original form (1976 to 1998 dollars) in the project profiles. In the analytic summaries of cost per job, costs are expressed in constant (1998) dollars. Interest accruals from 1976 to 1998 have been taken to 1998 using the average federal Treasury bill rate to determine interest to the current period. The federal Treasury bill rate is the Federal Funds rate from the Federal Reserve Board of Governors. The procedure employed in this study uses annual averages of the monthly daily average to establish a yearly interest rate. Per capita income at project sites is also in its original form in the project profiles (1974 to 1998 dollars).

Measures of Central Tendency

Throughout this study, statistical information is presented on the typical EDA project. Choices available to the researcher for selection of the typical project are the mean and the median.

The most robust measure of central tendency for interpreting this distribution is the median. It provides information on the middle case. This is the measure used for almost all comparisons in the study. The median is employed in all instances except those in which zero values are so numerous that the median is also zero. In those situations, the mean is used.

The Cost of a Job Created by an RLF

The cost of creating or saving jobs at the grantee level is calculated as the difference between interest foregone by not using the RLF grant amount and matching funds (capital base) for some moneymaking purpose (calculated at a rate equivalent to the average federal Treasury bill rate for the year in which EDA funds were given) and the interest garnered by creating the loan pool (calculated at the loan lending rate for the period and including any losses incurred by the grantee in the transaction).

In both components of the calculation, the original RLF grant amount and matching funds are included because they cannot be excluded from the interest garnered component of the above calculation. The result of this calculation divided by the number of jobs created or retained is the cost per job. The EDA cost per job is the percentage share of the EDA RLF grant multiplied by the cost per job.

Reliability of Procedures and Effect on Results

The procedure described above allowed those most familiar with the outcomes of the RLF (i.e., loan recipients) to provide quantitative and qualitative information on job creation and private-sector investment. Executive directors or loan officers who did this were guided by instruments and guidelines issued by EDA. The research team, in turn, standardized and aggregated all results and subjected those results to tests of plausibility.

Context of RLF Loans

RLF loans are made in counties that are more economically depressed than the host state or the nation as a whole. The focus of most EDA programs is the revitalization of economies that are relatively depressed. An economy's problems can be the result of sustained—Long-Term Economic Deterioration (LTED)—or new—Sudden and Severe Economic Dislocation (SSED)—economic depression. Four measures of context are used to compare the grantee's county either to its host state or to the United States as a whole. The measures are per capita income, poverty, minority concentration, and unemployment rate. They are shown in Tables 9 to 12.

Income

The median county per capita personal income is \$12,881 or 90 percent of state and national per capita personal income averages (Table 9). Median per capita personal income is lowest in the Atlanta EDA region (\$11,047) and highest in the Denver EDA region (\$14,916).¹ Median per capita personal income for other regions is as follows: Seattle, \$11,580; Austin, \$12,510; Chicago, \$13,273; and Philadelphia, \$13,740. In grantee counties in the Austin, Atlanta, and Denver regions, median per capita personal income is 20 percent below the national average. In the

remaining regions, it is 10 percent or less below the national average.

Poverty

In grantee counties, poverty, measured by percentage of the population below the poverty level in 1990, is 14.4 percent and is 10 percent higher than both statewide and nationwide figures. Percentage below the poverty level is greatest in the Atlanta region (18.4 percent) and lowest in the Philadelphia region (11.9 percent). Percentage below the poverty level in the other regions is as follows: Austin, 18.3 percent, Denver and Seattle, 14.2 percent each; and Chicago, 13.8 percent (Table 10).

Minority Populations

Percentage minority population is not a criterion for receiving an RLF grant from EDA. However, this variable is a traditional descriptor of both urban and rural areas. It is included here for informational purposes. RLF loans are made to firms in counties that had 8.5 percent minority population in 1990 (Table 11). This is 20 percent less than the percentage of the minority population in host states and 60 percent less than the national percentage of minority population. Percentage minority population in grantee counties is highest in the Atlanta region (27.7 percent), and lowest in the Denver region (3.5 percent). Percentage minority population in the

¹ From this point on, the term region is assumed to mean EDA region.

Table 9
Median per Capita Personal Income of
EDA Grantee Counties

EDA Region	Median PCI in Grantee Counties	Ratio to State	Ratio to U.S.
Philadelphia	\$13,740	0.9	0.9
Atlanta	\$11,047	0.9	0.8
Denver	\$14,916	1.0	0.8
Chicago	\$13,273	0.9	0.9
Seattle	\$11,580	0.9	1.0
Austin	\$12,035	1.0	0.8
All EDA Regions	\$12,881	0.9	0.9

Source: Bureau of Economic Analysis, various years.

Table 10
Median Percentage Population Below
Poverty Level of EDA Grantee Counties

EDA Region	Median Percentage in Poverty in Grantee Counties	Ratio to State	Ratio to U.S.
Philadelphia	11.9%	1.0	0.9
Atlanta	18.4%	1.2	1.4
Denver	13.4%	1.0	1.0
Chicago	13.8%	1.3	1.1
Seattle	14.2%	1.1	1.1
Austin	18.3%	1.0	1.4
All EDA Regions	14.4%	1.1	1.1

Source: U.S. Census of Population and Housing 1990.

other regions is as follows: Seattle region, 18.2 percent, Austin region, 17.3 percent; Philadelphia region, 4.5 percent; and Chicago region, 3.9 percent.

Unemployment

The unemployment rate is a prime criterion for EDA RLF grants. Reflecting a database of nearly 30 years, the median unemployment rate in counties measured

Table 11
Median Percentage of Minority Population
of EDA Grantee Counties

EDA Region	Median Percentage Minority in Grantee Counties	Ratio to State	Ratio to U.S.
Philadelphia	4.5%	0.8	0.2
Atlanta	27.7%	1.2	1.4
Denver	3.5%	0.5	0.2
Chicago	3.9%	0.4	0.2
Seattle	18.2%	1.1	0.9
Austin	17.3%	0.8	0.9
All EDA Regions	8.5%	0.8	0.4

Source: U.S. Census of Population and Housing 1990.

Table 12
Median Unemployment Rate of
EDA Grantee Counties

EDA Region	Median Unemployment Rate in Grantee Counties	Ratio to State	Ratio to U.S.
Philadelphia	7.2%	1.1	1.1
Atlanta	7.8%	1.1	1.1
Denver	5.6%	1.1	0.8
Chicago	8.7%	1.2	1.3
Seattle	9.8%	1.1	1.3
Austin	7.3%	0.9	1.0
All EDA Regions	7.8%	1.1	1.1

Source: Bureau of Labor Statistics, various years.

at the time of the grant is 7.8 percent—10 percent higher than both the statewide and nationwide averages, reflecting the time period of the disbursement of loans (Table 12). The median unemployment rate is highest in the Seattle region (9.8 percent) and lowest in the Denver region (5.6 percent). The median unemployment rate in the other regions is as follows: Chicago region, 8.7 percent; Atlanta, 7.8 percent; Austin, 7.3 percent; and Philadelphia, 7.2 percent.

RLF Characteristics

As of October 1998, EDA had received information from approximately 450 grantees. These grantees had issued more than 14,000 loans. Exactly 422 of the grantees provided detailed information on 11,600 loans. The remaining 28 grantees had loan repayments exceeding the original grant amount and did not have to provide detailed information on each loan.

Region

Together, the Philadelphia and Seattle regions accounted for nearly 48 percent of the loans made (Table 13). The Philadelphia region provided 26.5 percent, or 3,072 of the loans. The Seattle region provided 21.2 percent, or 2,456 of the loans. The other regions accounted for the following shares of the loans disbursed: Chicago, 18.8 percent (2,177 loans); Atlanta, 16.1 percent (1,870 loans); Denver, 12.2 percent (1,416 loans); and Austin, 5.2 percent (609 loans).

Purpose and Business Type

Of the 11,600 RLF loans, approximately 6,300, or 54 percent, were for expansion; 3,400, or 30 percent, were for start-up; and 1,840, or 16 percent, were for retention (Table 14). Furthermore, of the 11,600 loans, 5,700, or 49 percent, were for manufacturing; 3,100, or 27 percent, were for service businesses; and 2,800, or 24 percent, were for commercial businesses (Table 15).

Program/Year of Loan

The vast majority of the 11,600 loans were provided under the LTED program (8,300 loans, or 72 percent), followed by loans provided under the SSED program (2,800 loans, or 24 percent), loans provided under the Defense Adjustment program (384 loans, or 3 percent), and, finally, loans provided under the Disaster Recovery program (85 loans, or 1 percent) (Table 16).

The year of the loan origination has been grouped by interest rate peaks. The prime interest rate was moderate from the late 1970s through the early 1980s; high during the period 1983 through 1991; very low during the period 1992 through 1994; and relatively low during the period 1995 through 1998. In terms of time of loan, about 37 percent (approximately 4,300 loans) were given during the high period from 1983 to 1991; 36 percent (approximately 4,100 loans) were given during the relatively low period from 1995 to 1998; about 22 percent (2,600 loans) were given from 1992 to 1994; and about 5 percent (575 loans) were given during the moderate period before 1982 (Table 17).

In summary, most loans were disbursed in the Philadelphia, Seattle, Chicago, and Atlanta regions, for manufacturing businesses and expansion purposes, as part of the LTED program, and during the mid-to late-1980s and late-1990s.

Table 13
Distribution of Loans by Region

EDA Region	Number of Loans	Percentage of Total (%)
Philadelphia	3,072	26.5
Atlanta	1,870	16.1
Denver	1,416	12.2
Chicago	2,177	18.8
Seattle	2,456	21.2
Austin	609	5.2
All EDA Regions	11,600	100.0

Source: EDA RLF Semiannual Reports, October 1998.

Table 14
Distribution of Loans by Loan Purpose

Loan Purpose	Number of Loans	Percentage of Total (%)
Start-up	3,438	29.6
Expansion	6,320	54.5
Retention	1,842	15.9
All Purposes	11,600	100.0

Source: EDA RLF Semiannual Reports, October 1998.

Table 15
Distribution of Loans by Business Type

Business Type	Number of Loans	Percentage of Total (%)
Manufacturing	5,700	49.1
Commercial	2,797	24.1
Services/Other	3,103	26.8
All Types	11,600	100.0

Source: EDA RLF Semiannual Reports, October 1998.

Table 16
Distribution of Loans by Loan Program

Loan Program	Number of Loans	Percentage of Total (%)
LTED	8,303	71.6
Defense Adjustment	384	3.3
Disaster Recovery	85	0.7
SSED/Other	2,828	24.4
All Programs	11,600	100.0

Source: EDA RLF Semiannual Reports, October 1998.

Table 17
Distribution of Loans by Year of Loan

Year of Loan	Number of Loans	Percentage of Total (%)
1976 to 1982*	575	5.0
1983 to 1991	4,337	37.4
1992 to 1994	2,569	22.1
1995 to 1998	4,119	35.5
All Years	11,600	100.0

Source: EDA RLF Semiannual Reports, October 1998.

Note: * See page 15 for year grouping rationale.

RLF Loan Amounts

RLF loan amounts vary considerably under the EDA RLF program. The typical loan amount is approximately \$50,000 to \$60,000; in the last three years of the observation period (1995 to 1998) this amount has remained relatively constant at a median of about \$53,500. In the 1980s and early 1990s, the median loan amount was about \$10,000 higher; in the 1970s, the median loan amount was about \$35,000 higher. Over the entire period 1976 to 1998, the median RLF loan amount was \$56,601.

as more risky investments and loans would tend to be smaller. On the other hand, they could also be promising and attract money from various sources. Retention loans would be expected to be in the same general range as start-up businesses because the physical structure is usually already present and therefore only low amounts of capital outlays would be necessary. In contrast, expansion loans would be expected to be the most expensive because an established business is committing to additional capital facilities (Table 19).

Region

Median RLF loans vary within a \$20,000 range by region. Median loan amounts are highest in the Atlanta region (\$70,400) and lowest in the Seattle and Denver regions (approximately \$49,000). The Chicago, Austin, and Philadelphia regions have median loan amounts at about the \$58,000 to \$59,000 level (Table 18).

Type

The median loan amount by business type has less variation than evidenced in region of the loan but more than evidenced in purpose. The median loan given for manufacturing businesses is approximately \$15,500 more than the median loan for commercial (retail/wholesale) businesses and \$13,000 more than the median loan for service businesses. Loans for manufacturing businesses have a median amount of \$65,000; for commercial businesses, a median amount of \$49,500; and for service businesses, a median amount of \$52,000 (Table 20).

Purpose

The purpose of the loan amounts for about one-half the variation in median loan amount relative to that of the region of the loan. Retention loans have a median amount of \$53,300; start-up loans of \$51,450; and expansion loans of \$61,100. These results match what could be reasonably surmised from knowing lending patterns in the building industry. Although significant capital facilities must be put in place, start-up businesses are an unknown. Therefore, they could be considered

Program

Median RLF loans given by the LTED, Disaster Recovery, and SSER programs range between \$55,000 and \$57,000. The median amount for Defense Adjustment loans is \$105,000 (Table 21). The limited

Table 18
RLF Loan Amount by Region

EDA Region	Number of Loans	Median RLF Loan Amount (\$)
Philadelphia	3,072	57,864
Atlanta	1,870	70,419
Denver	1,416	48,996
Chicago	2,177	59,346
Seattle	2,456	48,898
Austin	609	57,871
All EDA Regions	11,600	56,601

Source: EDA RLF Semiannual Reports, October 1998.

Table 19
RLF Loan Amount by Loan Purpose

Loan Purpose	Number of Loans	Median RLF Loan Amount (\$)
Start-Up	3,438	51,453
Expansion	6,320	61,123
Retention	1,842	53,282
All Purposes	11,600	56,601

Source: EDA RLF Semiannual Reports, October 1998.

Table 20
RLF Loan Amount by Business Type

Business Type	Number of Loans	Median RLF Loan Amount (\$)
Manufacturing	5,700	65,000
Commercial	2,797	49,517
Services/Other	3,103	52,078
All Types	11,600	56,601

Source: EDA RLF Semiannual Reports, October 1998.

amount of variation in the first three categories is surprising, especially because of the unpredictable nature of disaster recovery. The larger median RLF loan amount for Defense Adjustment loans relates to a variety of activities such as training and retooling

Table 21
RLF Loan Amount by Loan Program

Loan Program	Number of Loans	Median RLF Loan Amount (\$)
LTED	8,303	56,270
Defense Adjustment	384	105,221
Disaster Recovery	85	54,656
SSSED/Other	2,828	56,819
All Programs	11,600	56,601

Source: EDA RLF Semiannual Reports, October 1998.

Table 22
RLF Loan Amount by Year of Loan

Year of Loan	Number of Loans	Median RLF Loan Amount (\$)
1976 to 1982	575	88,865
1983 to 1991	4,337	63,758
1992 to 1994	2,569	53,788
1995 to 1998	4,119	53,430
All Years	11,600	56,601

Source: EDA RLF Semiannual Reports, October 1998.

of the labor force that are often included in Defense Adjustment activities and thus in requested moneys.

Year of Loan

The median RLF loan amount has decreased in current dollars since the program's origins. In the 1970s and early 1980s, the median loan amount approached \$90,000; most recently, from 1992 to 1998, it was about \$53,600; and in the middle years, 1983 to 1991, it was \$63,800 (Table 22). The variations in the median reflect a willingness on the part of EDA and its grantees to lend more per loan during certain periods. In addition, many defense adjustment RLF loans were given during the 1990s and even though the median defense adjustment RLF loan was twice the amount of the median RLF loan, so many nondefense RLF loans were given during the 1990s that they depressed the overall median.

Total Financing Package Amounts

The total financing package is the RLF loan plus other leveraged public and private moneys that go to the borrower in the form of capital to retain or expand existing businesses or to start up new businesses. The median total financing package for all regions is \$176,319.

Region

Regional median total financing packages vary from \$54,750 below the nationwide median to \$60,156 above the nationwide figure. The median package is highest in the Chicago region (\$236,475) and lowest in the Seattle region (\$121,569) (Table 23). The median package in the Atlanta region (\$203,034) is \$26,715 above the nationwide figure. The Denver figure (\$190,243) is \$13,924 above and the Philadelphia and Austin amounts (\$162,376 and \$163,968, respectively) are below the nationwide figure. To a certain degree, trends in median total financing package follow trends in median RLF loan amount. For example, the median RLF loan and the median total package amounts in the Atlanta region are both at the high end of the range. In the Seattle region, both figures are at the low end of the range. However, the Denver region has one of the lower median RLF loan amounts and one of the higher median total package amounts.

Purpose

Median total financing package trends by loan purpose show some differences from the trends exhibited by median RLF loan amounts. The figures are highest for

expansions (\$188,680), lowest for retentions (\$141,510), and in between for start-ups (\$174,078) (Table 24). The RLF loan amount distribution for the same three categories showed that the median RLF loan for expansions (\$61,100) was about 15 percent higher than the ones for start-ups (\$51,500), and retentions (\$53,300). The significantly higher median total package amounts for expansions and start-ups means that expansions and start-ups can garner greater leverage than retentions.

Type

Median total packages by type of business are greatest for manufacturing (\$218,208) and least for services (\$139,328). The median total package for commercial businesses is \$157,084 (Table 25). This in part parallels median RLF loan amounts; manufacturing businesses had the largest median RLF loan amount. Commercial businesses had the lowest median RLF loan amount and service businesses had the second highest amount. Again, this points to the inability of typical service businesses to attract the same level of other-source funding as part of the package.

Program

Median total package by program is highest for the Defense Adjustment program (\$265,101), followed by the amount for LTED (\$191,124), the amount for SSER (\$127,517), and the amount for the Disaster Recovery program (\$69,437) (Table 26). Since the Defense Ad-

Table 23
Total Financing Package by Region

EDA Region	Number of Loans	Median RLF Financing Package (\$)
Philadelphia	2,893	162,376
Atlanta	1,533	203,034
Denver	1,410	190,243
Chicago	2,154	236,475
Seattle	2,436	121,569
Austin	606	163,968
All EDA Regions	11,032	176,319

Source: EDA RLF Semiannual Reports, October 1998.

Table 24
Total Financing Package by Loan Purpose

Loan Purpose	Number of Loans	Median RLF Financing Package (\$)
Start-Up	3,374	174,078
Expansion	5,987	188,680
Retention	1,771	141,510
All Purposes	11,032	176,319

Source: EDA RLF Semiannual Reports, October 1998.

Table 25
Total Financing Package by Business Type

Business Type	Number of Loans	Median RLF Financing Package (\$)
Manufacturing	5,457	218,208
Commercial	2,699	157,084
Service/Other	2,876	139,328
All Types	11,032	176,319

Source: EDA RLF Semiannual Reports, October 1998.

justment program has a median RLF loan amount that is twice the amount of the median loans of all other programs, it is not surprising that this program has the highest median total financing package. However, considering that the other three programs were all about equal, the disparities observed among them at the total package level reveal that the typical loan of the LTED

Table 26
Total Financing Package by Loan Program

Loan Program	Number of Loans	Median RLF Financing Package (\$)
LTED	7,874	191,124
Defense Adjustment	370	265,101
Disaster Recovery	85	69,437
SSED/Other	2,703	127,517
All Programs	11,032	176,319

Source: EDA RLF Semiannual Reports, October 1998.

Table 27
Total Financing Package by Year of Loan

Year of Loan	Number of Loans	Median RLF Financing Package (\$)
1976 to 1982	490	177,731
1983 to 1991	4,056	207,987
1992 to 1994	2,498	169,024
1995 to 1998	3,988	160,290
All Years	11,032	176,319

Source: EDA RLF Semiannual Reports, October 1998.

program is able to leverage more private-public funding than the typical loans of the SSED and Disaster Recovery programs.

Year of Loan

Median total financial packages have varied over time. Generally speaking, they were highest up to 1991 (\$177,731 to \$207,987) and lower after 1992 (\$160,290 to \$169,024) (Table 27). In the first period (1976 to 1982), the median RLF loan was significantly higher than in the last period (approximately 30 percent) (Table 22) but the median total financing package was only about 10 percent higher than that of the last period (Table 27). Thus, the typical RLF loan given in the 1980s was larger than the one given in the 1990s but it did not leverage as much public and private funding as the latter period loans did.

Leverage Ratios

The leverage ratio is the total amount of funds leveraged—private funds, other public funds, and reclaimed equity—for every RLF dollar lent. The overall median leverage ratio is 2.03:1, which means that for the median case, approximately two dollars of other funds have been leveraged for every RLF dollar lent. Therefore, the total financing package that is given to the recipient is about three times the RLF amount.

Region

The median leverage ratios vary from lows of 1.50:1 and 1.67:1 (Seattle and Philadelphia regions) to highs of 2.67:1 and 2.85:1 (Denver and Chicago Regions). In the Austin and Atlanta regions, the median leverage ratios are 1.93:1 and 2.00:1, respectively. The variations can often be attributed to the “other public funding” contribution to the total financing package.

Purpose

Median leverage ratios also vary somewhat by the purpose of the loan. They are highest (2.29:1) for start-up businesses and lowest (1.50:1) for retentions. The median ratio for expansions is about at the overall median (2.00:1) (Table 29).

Type

Leveraging varies only slightly by the type of business receiving the loan. The median leverage ratio is about 6 to 7 percent higher for manufacturing businesses (2.14:1) than it is for commercial (2.02:1) or service businesses (2.00:1) (Table 30).

Program

There is significant variation in leveraging by program. LTED RLF loans have a median leverage ratio in excess of 2.30:1 (Table 31). The Defense Adjustment leverage ratio (2.00:1) is at about the overall median. On the other hand, SSED RLFs have a median leverage ratio of 1.00:1, and the figure for Disaster Recovery loans is 0.23:1. The scale of these differences may be related to the suddenness of economic decline. It would be expected that situations in which decline has been long term would have an ability to raise partnering funds for loans. On the other hand, where decline has been sudden, little partnering funds would become part of the leveraged financing package.

Year of Loan

Since the mid-1980s, there appears to have been relative stability in the median leverage ratio in a range of 2.28:1 to 1.97:1. The ratio has declined by only

Table 28
Leverage Ratio by Region

EDA Region	Number of Loans	Leverage Ratio
Philadelphia	2,893	1.67:1
Atlanta	1,533	2.00:1
Denver	1,410	2.67:1
Chicago	2,154	2.85:1
Seattle	2,436	1.50:1
Austin	606	1.93:1
All EDA Regions	11,032	2.03:1

Source: EDA RLF Semiannual Reports, October 1998.

Table 29
Leverage Ratio by Loan Purpose

Loan Purpose	Number of Loans	Leverage Ratio
Start-Up	3,274	2.29:1
Expansion	5,987	2.00:1
Retention	1,771	1.50:1
All Purposes	11,032	2.03:1

Source: EDA RLF Semiannual Reports, October 1998.

Table 30
Leverage Ratio by Business Type

Business Type	Number of Loans	Leverage Ratio
Manufacturing	5,457	2.14:1
Commercial	2,699	2.02:1
Service/Other	2,876	2.00:1
All Types	11,032	2.03:1

Source: EDA RLF Semiannual Reports, October 1998.

Table 31
Leverage Ratio by Loan Program

Loan Program	Number of Loans	Leverage Ratio
LTED	7,874	2.32:1
Defense Adjustment	370	2.00:1
Disaster Recovery	85	0.23:1
SSSED/Other	2,703	1.00:1
All Programs	11,032	2.03:1

Source: EDA RLF Semiannual Reports, October 1998.

Table 32
Leverage Ratio by Year of Loan

Year of Loan	Number of Loans	Leverage Ratio
1976 to 1982	490	0.65:1
1983 to 1991	4,056	2.28:1
1992 to 1994	2,498	2.10:1
1995 to 1998	3,988	1.97:1
All Years	11,032	2.03:1

Source: EDA RLF Semiannual Reports, October 1998.

15.0 percent in the 15 years from 1983 to 1998. On the other hand, from the mid-1970s to the early 1980s, the median leverage ratio was only 0.65:1 (Table 32). Early on, when the RLF was virtually unknown, partnering funds were scarce. As the concept of the RLF matured, partnering funds became more plentiful.

Loan Pools and Disbursement

“Loan pools up and running” are those that received an initial disbursement of funds from EDA, subsequently set up a loan pool, and issued loans. Rarely, loan pools are not set up and moneys are refused or returned. Of the 422 grantees with detailed information, 414, or 98 percent, established a loan pool and issued loans. The remaining eight grantees, or 2 percent, returned the grant or a major portion of the grant to EDA. This information is based on grantee summaries of loan data, and, as such, data on variation of loan pool establishment by purpose of the loans and business type is not available. The latter are only available from unsummarized information on loan detail that is not provided in grantee summary reports.

Region

The percentage of grantees who had established a loan pool and had actually issued loans varies from a low of 96.6 percent (Chicago region) to a high of 100 percent (Austin and Denver regions). The three remaining regions were at “up and running” percentages of 97 to 99 percent (Philadelphia, Atlanta, and Seattle regions) (Table 33). It is quite positive to see the high success rates of setting up loan pools and the relatively small differences in success rates across regions.

Program

RLF loan pools were always found up and running in the Disaster Recovery program (100 percent). The LTED program was also almost always successful in establishing loan pools (99.6 percent). Loan pools were established less often in the Defense Adjustment program (93.5 percent) and in the SSED program (95.6 percent) (Table 34).

Age of the RLF

The grantee’s ability to establish the loan pool, historically has had a high success rate. From the first period (1976 to 1982) to the most current period (1995 to 1998), the loan pool establishment rate did not fall below 92.7 percent. The rate was slightly higher before 1992 (98.7 percent to 99.5 percent) than it has been since 1992 (97.4 percent to 92.7 percent). The period 1995 to 1998 shows a lower rate of success (92.7 percent) because some grantees had not issued their first loans at the time of study monitoring. However, they would ultimately do so (Table 35).

Table 33
Location of Loan Pools by Region

EDA Region	Loan Pools “Up and Running”		Loan Pools That Did Not Issue Loans		Total Number of Loan Pools
	Number	Percentage	Number	Percentage	
Philadelphia	82	98.8	1	1.2	83
Atlanta	83	97.6	2	2.4	85
Denver	64	100.0	0	0.0	64
Chicago	84	96.6	3	3.4	87
Seattle	77	97.5	2	2.5	79
Austin	24	100.0	0	0.0	24
All EDA Regions	414	98.1	8	1.9	422

Source: EDA RLF Semiannual Reports, October 1998.

Table 34
Distribution of Loan Pools by Loan Program

Loan Program	Loan Pools “Up and Running”		Loan Pools That Did Not Issue Loans		Total Number of Loan Pools
	Number	Percentage	Number	Percentage	
LTED	271	99.6	1	0.4	272
Defense Adjustment	29	93.5	2	6.5	31
Disaster Recovery	5	100.0	0	0.0	5
SSED/Other	109	95.6	5	4.4	114
All Programs	414	98.1	8	1.9	422

Source: EDA RLF Semiannual Reports, October 1998.

Table 35
Distribution of Loan Pools by Date of Initial Disbursement of Funds from EDA

Date of Initial Disbursement of Funds from EDA	Loan Pools “Up and Running”		Loan Pools That Did Not Issue Loans		Total Number of Loan Pools
	Number	Percentage	Number	Percentage	
1976 to 1982	78	98.7	1	1.3	79
1983 to 1991	211	99.5	1	0.5	212
1992 to 1994	74	97.4	2	2.6	76
1995 to 1998	51	92.7	4	7.3	55
All Years	414	98.1	8	1.9	422

Source: EDA RLF Semiannual Reports, October 1998.

Creating and/or Retaining Permanent Jobs

Another measure of the success of the EDA RLF Program, or any economic development program, is whether or not permanent jobs have been created or retained.¹ The variable used in this analysis is the number of grantees that issued loans that helped loan recipients create or retain jobs. Of the original 422 reporting grantees that received RLF funds, only eight did not establish a loan pool. Therefore, all of the 414 grantees, or 98 percent, that established a loan pool issued loans that led to the creation or saving of one or more permanent jobs.

Region

Identical to the previous section on the establishment of loan pools, the percentage of EDA grantee loans creating or retaining permanent jobs was highest in

the Denver and Austin (100 percent each) regions and lowest in the Chicago (96.6 percent) region. The percentage is close to the nationwide median in the Seattle (97.5 percent), Atlanta (97.6 percent), and Philadelphia (98.8 percent) regions (Table 36).

Program

The percentage of RLFs that helped create and retain permanent jobs is highest for the Disaster Recovery (100 percent) and the LTED (99.6 percent) programs. It is lowest for the Defense Adjustment (93.5 percent) and the SSSED (95.6 percent) programs (Table 37).

Age of the RLF

The percentage of RLFs helping to create or retain jobs was relatively steady from the mid-1970s to the mid-1990s, at a rate above 98 percent. The lower percentage experienced in the final period (1995 to 1998) reflects a slow rate of issuing their first loans for some grantees (Table 38).

¹ EDA states that “created jobs may be credited if the jobs were created within five years of loan disbursement or, if construction is involved, within five years after construction completion. All jobs credited must be attributable to the RLF project. A created job must be removed from the credited created jobs if the job fails to last at least 18 months. Any job which meets the creditable job created criteria is counted as part of the total actual jobs created permanently, regardless of the status of the loan.

Saved jobs are existing jobs where it can be documented that without the RLF assistance the jobs would have been lost. If an RLF borrower subsequently ceases business (or closes a segment of its business) thereby eliminating previously created or saved jobs, these jobs may continue to be counted in the Semiannual Report only if they were maintained for a minimum of 18 months prior to the loss.” (EDA. 1998. *RLF Administrative Manual*, p.3).

Table 36
Loan Pools and Jobs Created/Retained by Region

EDA Region	Loan Pools That Helped to Create and/or Save Jobs		Loan Pools That Did Not Help to Create and/or Save Jobs		Total Number of Loan Pools
	Number	Percentage	Number	Percentage	
Philadelphia	82	98.8	1	1.2	83
Atlanta	83	97.6	2	2.4	85
Denver	64	100.0	0	0.0	64
Chicago	84	96.6	3	3.4	87
Seattle	77	97.5	2	2.5	79
Austin	24	100.0	0	0.0	24
All EDA Regions	414	98.1	8	1.9	422

Source: EDA RLF Semiannual Reports, October 1998.

Table 37
Loan Pools and Jobs Created/Retained by Loan Program

Loan Program	Loan Pools That Helped to Create and/or Save Jobs		Loan Pools That Did Not Help to Create and/or Save Jobs		Total Number of Loan Pools
	Number	Percentage	Number	Percentage	
LTED	271	99.6	1	0.4	272
Defense Adjustment	29	93.5	2	6.5	31
Disaster Recovery	5	100.0	0	0.0	5
SSED/Other	109	95.6	5	4.4	114
All Programs	414	98.1	8	1.9	422

Source: EDA RLF Semiannual Reports, October 1998.

Table 38
Loan Pools and Jobs Created/Retained by Date of Initial Disbursement of Funds from EDA

Date of Initial Disbursement of Funds from EDA	Loan Pools That Helped to Create and/or Save Jobs		Loan Pools That Did Not Help to Create and/or Save Jobs		Total Number of Loan Pools
	Number	Percentage	Number	Percentage	
1976 to 1982	78	98.7	1	1.3	79
1983 to 1991	211	99.5	1	0.5	212
1992 to 1994	74	97.4	2	2.6	76
1995 to 1998	51	92.7	4	7.3	55
All Years	414	98.1	8	1.9	422

Source: EDA RLF Semiannual Reports, October 1998.

Time to Disburse Loans

EDA establishes guidelines for the pace at which loans are to be disbursed: One-half of the grant amount is to be disbursed during the first 18 months; 75 percent is to be disbursed in two years; and 100 percent in three years. The three-year criterion is given more emphasis than the interim criteria, but there is also field recognition that the above schedule is unrealistic. The official timeline starts with the date of the first disbursement from EDA to the grantee, although a more realistic timeline starts from the date that the first loan is issued by the grantee. In either case, the three-year deadline is usually not met. The median amount of time taken by grantees to fully disburse the EDA grant is 3.5 years (42 months) after EDA's initial fund disbursement and a similar 3.5 years after the issuance of the first loan. Thus, the typical EDA grantee lags the desired full-disbursement date by six months. It is also obvious that due to the closeness of these two disbursement time numbers, the first loan is often made just after the receipt of the grant.

Region

Using the date of EDA's first distribution of funds to a grantee as the start time, the median amount of time taken by grantees to disburse 100 percent of the RLF grant through loans varies across regions: Chicago region, 2.9 years; Denver region, 3.1 years; Philadelphia region, 3.4 years; Atlanta region, 3.7 years; Seattle region, 4.1 years; and Austin region, 5.8 years (Table 39). When a comparison is made using the date of a grantee's first loan as the starting period, the across-

region median of 3.5 years is exceeded in the Austin (4.8 years), Seattle (4.1 years), and Atlanta (3.7 years) regions. The across-region median of 3.5 years is beaten by three to eight months in the Philadelphia (3.3 years), Denver (3.1 years), and Chicago (2.8 years) regions (Table 39).

Program

Using the date of the first disbursement of funds by EDA as the benchmark, the LTED (3.9 years) is just above the U.S. median of 3.5 years taken to fully disburse EDA grants. The SSED (3.3 years) and the Defense Adjustment (3.0 years) programs are below the median. Due to the low number of loan pools, the median for the Disaster Recovery program is not provided (Table 40). Using the date of the first loan as the index of time to distribute, the LTED program (3.8 years) is still above but closer to the median of 3.5 years taken to fully disburse EDA grants. The median cases of the SSED (2.9 years) and Defense Adjustment (2.4 years) programs take significantly less time to fully disburse EDA grants (Table 40).

Age of the RLF

Disbursement schedules have steadily improved over time. The median number of years taken to disburse loans during the 1976 to 1982 time period—5.2 years, using the date of the initial receipt of EDA funds as the starting point—was reduced to 1.3 years in the

Table 39
Time to Disburse 100 Percent of EDA Grant by Region

EDA Region	Median Number of Years Counted from Initial Receipt of EDA Grant	Median Number of Years Counted from First Loan Issued	Total Number of Loan Pools
Philadelphia	3.4	3.3	55
Atlanta	3.7	3.7	47
Denver	3.1	3.1	38
Chicago	2.9	2.8	61
Seattle	4.1	4.1	49
Austin	5.8	4.8	13
All EDA Regions	3.5	3.5	263

Source: EDA RLF Semiannual Reports, October 1998.

Table 40
Time to Disburse 100 Percent of EDA Grant by Loan Program

Loan Program	Median Number of Years Counted from Initial Receipt of EDA Grant	Median Number of Years Counted from First Loan Issued	Total Number of Loan Pools
LTED	3.9	3.8	188
Defense Adjustment	3.0	2.4	12
Disaster Recovery	N/A	N/A	4
SSED/Other	3.3	2.9	59
All Programs	3.5	3.5	263

Source: EDA RLF Semiannual Reports, October 1998.

Table 41
Time to Disburse 100 Percent of EDA Grant by Date of Initial Disbursement of Funds from EDA

Date of Initial Disbursement of Funds from EDA	Median Number of Years Counted from Initial Receipt of EDA Grant	Median Number of Years Counted from First Loan Issued	Total Number of Loan Pools
1976 to 1982	5.2	4.8	53
1983 to 1991	3.8	3.7	153
1992 to 1994	2.8	2.6	49
1995 to 1998	1.3	1.2	8
All Years	3.5	3.5	263

Source: EDA RLF Semiannual Reports, October 1998.

most recent 1995 to 1998 time period (Table 41). If the date of first loan issuance is used as the starting point, the timelines decreased to 2.6 years in the early

1990s and 1.2 years in the late 1990s (Table 41). For the decade since the early 1990s, grantees have, on average, been meeting or exceeding the desired disbursement schedule of three years.

Preloan Jobs

Preloan jobs are those jobs that already exist at the site of a business receiving an RLF expansion or retention loan. Preloan jobs are not applicable to a start-up business. Consequently, for the analysis of preloan jobs, start-up cases have been excluded. The median number of preloan jobs existing at a site is 6.0.

Region

The median number of preloan employees varies by region. The ratio of the regional range in the median number of preloan jobs is 2.25:1. In the Philadelphia region, the median number of preloan employees is nine, whereas in the Seattle region the figure is four. The Atlanta, Denver, and Austin regions have medians of five preloan jobs. The Chicago region has a median of seven preloan jobs (Table 42).

Purpose

Retention and expansion businesses have six preloan employees each (Table 43).

Type

The median number of preloan employees is highest for manufacturing firms—a median of nine preloan employees per loan site—and lowest for service and commercial firms—a median of four preloan employees per loan site (Table 44).

Program

The Defense Adjustment and Disaster Recovery programs show the greatest variation from the overall median of six preloan employees. For the Disaster Recovery program, the median number of preloan employees is 15; for the Defense Adjustment program, the median number of preloan employees is 10. The much larger number of loans under the LTED and SSED programs have a median number of preloan employees equal to the overall median of six.

Year of Loan

There is almost no variation in the median number of preloan jobs by year of the loan. The median number of preloan jobs for each year grouping for the periods 1976 through 1982 and 1995 through 1998 is five; from 1983 to 1994, the median number of preloan jobs is six.

Table 42
Preloan Jobs by Region

EDA Region	Number of Loans	Median Number of Preloan Jobs
Philadelphia	1,600	9
Atlanta	768	5
Denver	865	5
Chicago	1,112	7
Seattle	1,583	4
Austin	338	5
All EDA Regions	6,266	6

Source: EDA RLF Semiannual Reports, October 1998.

Table 43
Preloan Jobs by Loan Purpose

Loan Purpose	Number of Loans	Median Number of Preloan Jobs
Expansion	4,890	6
Retention	1,376	6
All Purposes	6,266	6

Source: EDA RLF Semiannual Reports, October 1998.

Table 44
Preloan Jobs by Business Type

Business Type	Number of Loans	Median Number of Preloan Jobs
Manufacturing	3,207	9
Commercial	1,534	4
Service/Other	1,525	4
All Types	6,266	6

Source: EDA RLF Semiannual Reports, October 1998.

Table 45
Preloan Jobs by Loan Program

Loan Program	Number of Loans	Median Number of Preloan Jobs
LTED	4,526	6
Defense Adjustment	257	10
Disaster Recovery	25	15
SSSED/Other	1,458	6
All Programs	6,266	6

Source: EDA RLF Semiannual Reports, October 1998.

Table 46
Preloan Jobs by Year of Loan

Year of Loan	Number of Loans	Median Number of Preloan Jobs
1976 to 1982	208	5
1983 to 1991	2,277	6
1992 to 1994	1,463	6
1995 to 1998	2,138	5
All Years	6,266	6

Source: EDA RLF Semiannual Reports, October 1998.

Jobs Created or Saved

In semiannual reports prepared by EDA grantees, jobs are counted if they are full-time jobs explicitly funded by activities resulting from the loan. Across all regions, the median number of created or saved jobs per loan was eight.

Region

This figure is highest in the Philadelphia and Chicago regions (10) and lowest in the Seattle (5) and Austin (6) regions. The Atlanta and Denver regions fall in between, with 9 and 7 jobs, respectively. This difference is not related to existing per capita income differences in the regions; i.e., regions with counties of lower per capita income do not show a higher median number of jobs. In fact, the Philadelphia and Chicago regions, which have counties with relatively high per capita incomes, have the highest median number of jobs created or saved (Table 47).

Purpose

Expansion loans have the largest median number of jobs per loan (9). This seems reasonable. There is a backlog of demand for these businesses' services, and a new physical plant does not have to be built. Therefore, most of the funding can be directed to personnel costs. The smallest median number of jobs created per loan is in start-up businesses: A start-up loan may also support capital construction, and the start-up business may be new to a field or an area where

there is no latent demand. In the middle of the distribution, at a median of seven jobs per loan, are businesses that have been retained in place as a result of the RLF loan (Table 48).

Type

The median number of jobs created or retained by business type shows some variation between manufacturing businesses and all others. The median number of jobs created or saved per loan made to a manufacturing business is 10. That is 40 percent higher than the median number of jobs created or saved for loans made to commercial (6) and service (6) firms (Table 49).

Program

The median number of jobs created or saved by RLF loans in the LTED and SSED programs is eight (Table 50). The Defense Adjustment program, which helps businesses that once engaged in defense-related activities retool to compete in civilian markets, has a median of 12 jobs created or retained per loan. The civilian markets often require high levels of service and the number of jobs created is usually higher. On the other hand, most moneys lent through the Disaster Recovery program are for capital replacement purposes, and the number of new or retained jobs is usually lower. In this case, the median number of jobs created or saved per loan is six (Table 50).

Table 47
Jobs Created or Saved per Loan, by Region

EDA Region	Number of Loans	Median Number of Jobs Created or Saved per Loan
Philadelphia	3,072	10
Atlanta	1,870	9
Denver	1,416	7
Chicago	2,177	10
Seattle	2,456	5
Austin	609	6
All EDA Regions	11,600	8

Source: EDA RLF Semiannual Reports, October 1998.

Table 48
Jobs Created or Saved per Loan, by Loan Purpose

Loan Purpose	Number of Loans	Median Number of Jobs Created or Saved per Loan
Start-Up	3,438	6
Expansion	6,320	9
Retention	1,842	7
All Purposes	11,600	8

Source: EDA RLF Semiannual Reports, October 1998.

Table 49
Jobs Created or Saved per Loan, by Business Type

Business Type	Number of Loans	Median Number of Jobs Created or Saved per Loan
Manufacturing	5,700	10
Commercial	2,797	6
Service/Other	3,103	6
All Types	11,600	8

Source: EDA RLF Semiannual Reports, October 1998.

Table 50
Jobs Created or Saved per Loan, by Loan Program

Loan Program	Number of Loans	Median Number of Jobs Created or Saved per Loan
LTED	8,303	8
Defense Adjustment	384	12
Disaster Recovery	85	6
SSSED/Other	2,828	8
All Programs	11,600	8

Source: EDA RLF Semiannual Reports, October 1998.

Table 51
Jobs Created or Saved per Loan, by Year of Loan

EDA Region	Number of Loans	Median Number of Jobs Created or Saved per Loan
1976 to 1982	575	13
1983 to 1991	4,337	10
1992 to 1994	2,569	8
1995 to 1998	4,119	6
All Years	11,600	8

Source: EDA RLF Semiannual Reports, October 1998.

Year of Loan

The median number of jobs created or saved per loan was highest in the period 1974 to 1982 (13). In the middle periods (1983 to 1991; 1992 to 1994) the figures were 10 and 8 jobs, respectively; and in the most recent period (1995 to 1998) the median number of jobs created or saved was six. Approximately 60 percent of the loans for which information is available on job creation and retention have been consummated since 1992. The number of loans processed for the seven-year period 1992 through 1998 is 36 percent greater than the number of loans processed from 1976 through 1991 (Table 51).

Cost per Job

The EDA cost of a job created or retained by the RLF program is calculated at the grantee level as of October 1998. The total cost of the RLF program (EDA plus grantee) is the sum of the RLF grant, the matching funds, and the compounded interest that they would have generated had they not been disbursed. From this amount are subtracted the current RLF capital base, which includes repaid and committed RLF funds not yet disbursed, RLF funds reserved for loan guarantees, and the outstanding RLF principal on the active loans. The annual interest rate charged is the average federal Treasury bill rate for the year in which EDA funds were given.

Two separate cost per job calculations are tabulated. The RLF fund cost per job (EDA plus grantee) is the total cost of the RLF divided by the number of jobs created and retained by the loan recipients. The median cost per job is \$1,276. The EDA cost per job is the percentage share of the EDA grant multiplied by the cost per job. The median EDA cost per job is \$936.

Region

The RLF fund cost per job (EDA plus grantee) varies considerably by region. It is lowest in the Chicago region (\$921) and highest in the Seattle region (\$2,655) (Table 52). Median RLF fund costs per job for other regions are as follows: Atlanta, \$948; Philadelphia, \$1,162; Denver, \$1,364; and Austin, \$2,103.

The median EDA cost per job is lower and parallel to the above results. The Chicago region has the lowest EDA cost per job (\$662) and the Seattle region has the highest EDA cost per job (\$1,717). Median EDA costs per job for other regions are as follows: Atlanta, \$695; Philadelphia, \$869; Denver, \$929; and Austin, \$1,576.

Program

The LTED and Defense Adjustment programs have median RLF fund costs per job (\$1,196 and \$1,216, respectively) close to the overall median. The median RLF fund cost per job of the SSED program is \$1,690. The high cost per job figure (\$6,706) of the Disaster Recovery program can be explained by the relatively few number of cases and the significant capital reconstruction costs involved in these projects.

Not surprisingly, the median EDA cost per job follows a similar pattern. It is lowest in the LTED (\$858) and Defense Adjustment (\$946) programs, and significantly above the overall median (\$936) in the SSED (\$1,289) and Disaster Recovery (\$5,451) programs.

Age of RLF

Other than for the 1976 to 1982 period (\$2,331), the median RLF fund cost per job does not vary much from the overall median, from \$1,137 for the period 1995 to 1998 to \$1,431 for the period 1992 to 1994.

Table 52
Cost per Job by Region

EDA Region	Median Cost per Job— EDA (\$)	Median Cost per Job— EDA + Grantee (\$)	Total Number of Loan Pools
Philadelphia	869	1,162	83
Atlanta	695	948	86
Denver	929	1,364	72
Chicago	662	921	84
Seattle	1,717	2,655	79
Austin	1,576	2,103	23
All EDA Regions	936	1,276	427

Source: EDA RLF Semiannual Reports, October 1998.

Table 53
Cost per Job by Loan Program

Loan Program	Median Cost per Job— EDA (\$)	Median Cost per Job— EDA + Grantee (\$)	Total Number of Loan Pools
LTED	858	1,196	270
Defense Adjustment	946	1,216	31
Disaster Recovery	5,451	6,706	5
SSED/Other	1,289	1,690	121
All Programs	936	1,276	427

Source: EDA RLF Semiannual Reports, October 1998.

Table 54
Cost per Job by Age of RLF

Date of Initial Disbursement of Funds from EDA	Median Cost per Job— EDA (\$)	Median Cost per Job— EDA + Grantee (\$)	Total Number of Loan Pools
1976 to 1982	2,339	2,331	77
1983 to 1991	816	1,151	208
1992 to 1994	988	1,431	74
1995 to 1998	812	1,137	68
All Years	936	1,276	427

Source: EDA RLF Semiannual Reports, October 1998.

The EDA cost per job follows the same pattern. It is lower for the 1995 to 1998 (\$812) and 1983 to 1991 (\$816) periods. It is slightly higher than the overall

median (\$936) for the 1992 to 1994 period (\$988) and considerably higher for the 1976 to 1982 period (\$2,038).

Interest Rate

The interest rate is the rate charged by RLFs to loan recipients. The grantee establishes the interest rate according to local conditions which reflect (1) local bank rates, (2) risk levels, (3) the applicant pool, and (4) the type of project. Usually, the interest rate is below both the local lending rate and the prime rate. The median interest rate for RLF loans is 7.5 percent for the period studied.

Region

Median interest rates for RLF loans show significant variation by region. Median RLF interest rates have been highest in the West and Southwest (8.5 percent in the Seattle and Austin regions) and lowest in the country's mid-section (6 percent in the Denver and 6.6 percent in the Chicago regions). Interest rates have been at the median on the East Coast (7 percent in the Philadelphia region; 7.5 percent in the Atlanta region) (Table 55).

Purpose

Retention RLF loans have the lowest interest rate at 7 percent; start-up and expansion loans have a median interest rate of 7.5 percent (Table 56).

Type

All business types (manufacturing, commercial, and service establishments) have the same median interest rate of 7.5 percent (Table 57).

Program

Variation from the median nominal interest rate over the period 1974 to 1998 (7.5 percent) has occurred in two programs. The Disaster Recovery program's median loan rate is about three-quarters of a percent higher than the overall median. The median SSED program loan rate is about one-half percent lower than the overall median (Table 58). The above fluctuations probably have more to do with time of initiation than with variation by program.

Year of Loan

Median interest rates for RLF loans vary from a high of 10 percent during the 1970s and early 1980s to a low of 6 percent during the early 1990s. During the later part of the 1980s and later part of the 1990s, the median rates were slightly above or slightly below the overall median of 7.5 percent (Table 59).

Table 55
Interest Rate by Region

EDA Region	Number of Loans	Median Interest Rate (%)
Philadelphia	2,782	7.0
Atlanta	1,566	7.5
Denver	1,402	6.0
Chicago	2,121	6.6
Seattle	2,367	8.5
Austin	599	8.5
All EDA Regions	10,837	7.5

Source: EDA RLF Semiannual Reports, October 1998.

Table 56
Interest Rate by Loan Purpose

Loan Purpose	Number of Loans	Median Interest Rate (%)
Start-Up	3,281	7.5
Expansion	5,827	7.5
Retention	1,729	7.0
All Purposes	10,837	7.5

Source: EDA RLF Semiannual Reports, October 1998.

Table 57
Interest Rate by Business Type

Business Type	Number of Loans	Median Interest Rate (%)
Manufacturing	(5,396)	7.5
Commercial	(2,627)	7.5
Service/Other	(2,814)	7.5
All Types	10,837	7.5

Source: EDA RLF Semiannual Reports, October 1998.

Table 58
Interest Rate by Loan Program

Loan Program	Number of Loans	Median Interest Rate (%)
LTED	7,878	7.5
Defense Adjustment	375	7.5
Disaster Recovery	73	8.3
SSED/Other	2,511	7.0
All Programs	10,837	7.5

Source: EDA RLF Semiannual Reports, October 1998.

Table 59
Interest Rate by Region

Year of Loan	Number of Loans	Median Interest Rate (%)
1976 to 1982	430	10.0
1983 to 1991	3,920	8.0
1992 to 1994	2,506	6.0
1995 to 1998	3,981	7.0
All Years	10,837	7.5

Source: EDA RLF Semiannual Reports, October 1998.

Interest Rate Below Prime

The interest rate for an RLF loan is most often below the prime rate.¹ RLF interest rates for the active RLF portfolio viewed in October 1998 were 1.25 percent below the prime rate. Rates below the prime rate are dependent on regional location, the purpose of the loan, the type of business receiving the loan, EDA program, and the year the loan was issued. The median rate difference below the prime rate tends to be larger when the prime rate is high; when the loan is issued in an older, slower-growing region; when the loan is issued for retaining a business; when the loan promotes manufacturing; or for basic EDA economic adjustment programs (LTED or SSED).

Region

Historically, the median interest rates most below the prime rate has been in the Denver region (2.25 percent below prime) and the Chicago region (2.00 percent). The median interest rates least below the prime rate have been in the fastest growing areas—the Seattle region (0.08 percent) and the Austin region (0.15 percent). Interest rate difference below the prime rate is slightly below the median rate difference in the Atlanta region

(1.02 percent below prime) and above the overall median rate difference in the Philadelphia region (1.75 percent) (Table 60).

Purpose

The median interest rate difference below the prime rate is greatest for retention loans (1.44 percent) and least for start-up loans (1.15 percent). The median difference for an expansion loan is 1.21 percent (Table 61).

Type

The median interest rate difference below the prime rate for an EDA RLF loan is greatest for manufacturing businesses (1.35 percent) and least for commercial businesses (1.04 percent). The median difference for service establishments is 1.07 percent (Table 62).

Program

The median difference is most for EDA's SSED program (1.40 percent) and least for the Disaster Recovery program (0.10 percent) and the Defense Adjustment program (0.80 percent). The median difference for the LTED program is at the overall median (1.25 percent) (Table 63).

¹ The prime rate is the minimum interest rate charged by a commercial bank on short-term business loans to their most creditworthy customers (usually the most prominent and stable business customers).

Table 60
Interest Rate below the Prime Rate
by Region

EDA Region	Number of Loans	Median Interest Rate below the Prime Rate (%)
Philadelphia	2,778	-1.75
Atlanta	1,565	-1.02
Denver	1,398	-2.25
Chicago	2,114	-2.00
Seattle	2,364	-0.08
Austin	599	-0.15
All EDA Regions	10,818	-1.25

Source: EDA RLF Semiannual Reports, October 1998.

Table 61
Interest Rate below the Prime Rate
by Loan Purpose

Loan Purpose	Number of Loans	Median Interest Rate below the Prime Rate (%)
Start-Up	3,273	-1.15
Expansion	5,819	-1.21
Retention	1,726	-1.44
All Purposes	10,818	-1.25

Source: EDA RLF Semiannual Reports, October 1998.

Table 62
Interest Rate below the Prime Rate
by Business Type

Business Type	Number of Loans	Median Interest Rate below the Prime Rate (%)
Manufacturing	5,387	-1.35
Commercial	2,621	-1.04
Service/Other	2,810	-1.07
All Types	10,818	-1.25

Source: EDA RLF Semiannual Reports, October 1998.

Table 63
Interest Rate below the Prime Rate
by Loan Program

Loan Program	Number of Loans	Median Interest Rate below the Prime Rate (%)
LTED	7,867	-1.25
Defense Adjustment	374	-0.83
Disaster Recovery	73	-0.10
SSED/Other	2,504	-1.40
All Programs	10,818	-1.25

Source: EDA RLF Semiannual Reports, October 1998.

Table 64
Interest Rate below the Prime Rate
by Year of Loan

Year of Loan	Number of Loans	Median Interest Rate below the Prime Rate (%)
1976 to 1982	417	-5.76
1983 to 1991	3,920	-1.46
1992 to 1994	2,506	-0.15
1995 to 1998	3,975	-1.35
All Years	10,818	-1.25

Source: EDA RLF Semiannual Reports, October 1998.

Year of Loan

The median difference varies from a high of 5.75 percent in the 1970s and early 1980s to a low of 0.15 percent in the early 1990s. The median is close to the historical median of 1.25 percent in both the 1980s (1.46 percent) and the late 1990s (1.35 percent) (Table 64).

Default/Write-Off Rate

A loan is in default if there have been no payments for two months or more. Loans are written-off if nonpayments exceed six months. The default/write-off rate per loan is expressed as dollars not repaid divided by dollars lent. The mean of the default/write-off rates computed for the 11,600 loans over the 25-year history of the RLF program is 8.6 percent. This default/write-off rate is tabulated for loans issued by RLFs that were active as of October 1998. To place this figure in perspective, prime commercial real estate loans have a default rate of approximately 3 percent and conventional residential mortgages have a default rate of about 5 percent. Thus, the RLF average default/write-off rate is only about 2 to 3 times that of commercial real estate loans. That is quite remarkable since most of the applicants for RLF loans have been denied access to credit by commercial banks or they have not applied to commercial banks because they believe their application would be denied.

Region

The default/write-off rate differs by region. It is just below the mean in the Philadelphia region (7.7 percent) and in the Seattle region (8.0 percent). It is considerably below the mean in the Chicago region (5.7 percent) and considerably above the mean in the Denver region (11.3 percent), the Atlanta region (11.2 percent), and the Austin region (12.4 percent) (Table 65).

Purpose

The mean default/write-off rate varies substantially by the purpose of the loan. It is highest for business retention and start-up loans (10.3 percent and 10.2 percent, respectively); it is lowest for expansion loans (7.2 percent) (Table 66). One would expect the differences in default/write-off rates to reflect the realities of the lending environment. Start-ups and retentions are both risky. Start-up loan applicants usually have limited or no experience in the activity for which the loan is being sought; retention-loan applicants have experience but their businesses are not prospering and a change of location is likely if the loan is not forthcoming. The expansion-loan applicant, however, represents a business whose competitiveness would be enhanced by additional funding. The average default/write-off rate on expansion loans is not much different from the average default/write-off rate on commercial loans.

Type

Default/write-off rates vary less by type of business. The default/write-off rate for manufacturing businesses is 8.7 percent, or at the average for all types of businesses. Commercial businesses exhibit a default/write-off rate about 0.8 above the average (9.4 percent); service businesses exhibit a default/write-off rate 1.0 below the average (7.6 percent) (Table 67).

Program

Two programs (Disaster Recovery and Defense Adjustment) are 27 to 34 percent above the average default/write-off rate at 10.9 percent and 11.5 percent, respectively; the SSED program is 20 percent below the average default/write-off rate at 6.9 percent (Table 68). Finally, the LTED program is slightly above the mean default/write-off rate at 9 percent. The SSED program is clearly different from the rest. Businesses benefiting from the SSED program tend to be viable businesses that have been hit by a business cycle. Therefore, once the economy improves they are more likely to return to a viable status than businesses affected by defense slowdowns, disasters, or long-term economic conditions.

Year of Loan

The default/write-off rate on RLF loans greatly improved from the period 1974 through 1982 to the period 1995 through 1998. In the earlier period, the average default/write-off rate was 15 percent. This rate decreased to less than 10 percent in the 1980s; to 7.2 percent in the early 1990s; and to 6.5 percent from 1995 to 1998 (Table 69). The 1990s were excellent economic times in which most businesses prospered. It could also be argued that RLF grantees—especially the ones that were established in the early years of the RLF program—have acquired experience and instituted best practices over the years.

Loan Size

The default/write-off rate appears to have a slightly inverse correlation with the amount of the RLF loan. RLF loans are grouped into four categories ranging from \$25,000 and under to \$100,000 and over. The default/write-off rate in the lowest loan range is 9 percent; in the highest loan range it is 8.6 percent (Table 70). The \$50,000 to \$99,999 loans have a slightly lower rate than the \$100,000, or greater, loans. Each of the loan amount ranges have 2,000 to 2,700 loans upon which the default/write-off figures are based. The experience of conventional loans is that default/write-off rates often improve with the amount of the loan. This is also true for RLFs. Large loans receive greater initial scrutiny and are usually requested by businesspeople with more collateral and business experience. As a result they tend to fail at a lower rate.

Table 65
Default/Write-Off Rate by Region

EDA Region	Number of Loans	Mean Default/Write-Off Rate (%)
Philadelphia	2,611	7.7
Atlanta	1,571	11.2
Denver	1,112	11.3
Chicago	1,846	5.7
Seattle	2,060	8.0
Austin	512	12.4
All EDA Regions	9,712	8.6

Source: EDA RLF Semiannual Reports, October 1998.

Table 66
Default/Write-Off Rate by Loan Purpose

Loan Purpose	Number of Loans	Mean Default/Write-Off Rate (%)
Start-Up	2,879	10.2
Expansion	5,322	7.2
Retention	1,511	10.3
All Purposes	9,712	8.6

Source: EDA RLF Semiannual Reports, October 1998.

Table 67
Default/Write-Off Rate by Business Type

Business Type	Number of Loans	Mean Default/Write-Off Rate (%)
Manufacturing	4,911	8.7
Commercial	2,313	9.4
Service/Other	2,488	7.6
All Types	9,712	8.6

Source: EDA RLF Semiannual Reports, October 1998.

Table 68
Default/Write-Off Rate by Loan Program

Loan Program	Number of Loans	Mean Default/Write-Off Rate (%)
LTED	7,178	9.0
Defense Adjustment	231	11.5
Disaster Recovery	60	10.9
SSED/Other	2,243	6.9
All Programs	9,712	8.6

Source: EDA RLF Semiannual Reports, October 1998.

Table 69
Default/Write-Off Rate by Year of Loan

Year of Loan	Number of Loans	Mean Default/Write-Off Rate (%)
1976 to 1982	574	15.0
1983 to 1991	4,332	9.7
1992 to 1994	2,559	7.2
1995 to 1998	2,247	6.5
All Years	9,712	8.6

Source: EDA RLF Semiannual Reports, October 1998.

Table 70
Default/Write-Off Rate by Loan Size

Loan Size	Number of Loans	Mean Default/Write-Off Rate (%)
Less than \$25,000	2,650	9.0
\$25,000–\$49,999	2,328	8.6
\$50,000–\$99,999	2,642	8.2
\$100,000 or more	2,092	8.6
All Loans	9,712	8.6

Source: EDA RLF Semiannual Reports, October 1998.

Growth of the Loan Pool

The annual percentage growth of the loan pool is another measure of how well an RLF is performing. The loan pool grows as interest is paid on the loans. Growth is slowed by defaults and write-offs. The data used to view the growth of the loan pool is grantee based, starts at the original RLF amount, and is altered over time by interest earnings and bad debt. Information available at the grantee level includes the above information plus region, program, and year of grant.

Median RLF loan pool growth is 1.1 percent per year. This figure represents the total percentage growth of the loan pool between its initial size and its size in October 1998 divided by the number of years the loan pool has been issuing loans.

Region

The median loan pool growth rates show significant variation by region. Median annual percentage growth is greatest in the Atlanta and Chicago regions (1.7 percent and 1.8 percent, respectively); lowest in the Austin region (0.4 percent). Median percentage growth in the Philadelphia, Seattle, and Denver regions is 0.7 percent, 0.8 percent, and 1.2 percent, respectively (Table 71).

To a certain degree, this variation follows default/write-off rates: where the growth is high, default/write-off rates are low (Chicago region) and where the growth is low, default/write-off rates are high (Aus-

tin region). On the other hand, the Atlanta region has a high default/write-off rate and a high growth rate, and the Denver region has a high default/write-off rate and a moderate growth rate.

Program

Variation in loan pool growth by program is not significant. Defense Adjustment and SSED program RLFs grew at faster than the 1.1 percent median annual growth for all loan pools (1.5 percent and 1.3 percent, respectively). The LTED program's median growth rate (1 percent) is slightly lower than the median annual growth rate (Table 72). The Disaster Recovery Program's median loan pool actually declines by 0.2 percent annually.

Age of RLF

Median loan pool growth was greater for loan pools established during the 1990s (1.4 percent to 1.5 percent annually) than it was for loan pools established in the 1980s (0.7 percent to 1.2 percent annually). Median loan pool growth was at its lowest for funds established during the period 1974 through 1982 (0.7 percent annually) (Table 73).

Table 71
Loan Pool Growth (%) by Region

EDA Region	Number of Loan Pools	Median Loan Pool Growth (%)
Philadelphia	77	0.7
Atlanta	81	1.7
Denver	60	1.2
Chicago	79	1.8
Seattle	77	0.8
Austin	23	0.4
All EDA Regions	397	1.1

Source: EDA RLF Semiannual Reports, October 1998.

Table 72
Loan Pool Growth (%) by Loan Program

Loan Program	Number of Loan Pools	Median Loan Pool Growth (%)
LTED	262	1.0
Defense Adjustment	27	1.5
Disaster Recovery	5	-0.2
SSED/Other	103	1.3
All Programs	397	1.1

Source: EDA RLF Semiannual Reports, October 1998.

Table 73
Loan Pool Growth (%) by Year of Loan

Year of Loan	Number of Loan Pools	Median Loan Pool Growth (%)
1976 to 1982	76	0.7
1983 to 1991	210	1.2
1992 to 1994	72	1.5
1995 to 1998	39	1.4
All Years	397	1.1

Source: EDA RLF Semiannual Reports, October 1998.

Combined Financial Index

A combined financial index is yet another gauge to view the performance of RLF loans: The decade growth rate of the loan pool, expressed as a whole number, is divided by the default/write-off rate, also expressed as a whole number. Using the average observed for each, the index is constructed as follows

$$\frac{10 (\text{average annual growth rate})}{\text{default rate}}$$

A ten-year period is used for the index because it usually represents an initial plus a replenishment (recapitalization) cycle. The index looks at performance solely for this period of time. This index is based on grantee data and as such, information is available only by region, program, and year. The median index for the decade growth rate divided by the default/write-off rate is 1.04. In other words, strictly for a decade period, growth supporting the base exceeds default/write-off taking away from the base by 4 percent.

Region

The combined growth-default/write-off index varies significantly by EDA region. It is best in the Chicago region at 2.48 reflecting higher growth rates or lower default/write-off rates or both (Table 74). It is worst in the Philadelphia, Seattle, and Austin Regions at 0.46 to 0.59, reflecting lower growth rates or higher default/write-off rates or both. In the Atlanta and

Denver regions, the combined index is 1.14 and 1.09, respectively.

Program

The median index is highest for the SSED Program (1.11) and lowest for the Disaster Recovery program (-0.03). The former shows higher levels of growth and lower levels of default/write-off. The latter shows negative growth and high levels of default/write-off. The Defense Adjustment program receives a median index of 0.61, which shows low growth and moderate levels of default/write-off. The LTED program shows a median index of 1.07, which is close to the median of 1.04. This means that the LTED program exhibits similar growth rates and defaults/write-offs (Table 75).

Age of RLF

The index of RLF performance improves dramatically over time. The most recent loan funds (post-1996) perform better (2.72) than the oldest (pre-1982) set of loan funds (0.41) (Table 76). Loan funds in the middle-to-late 1980s performed at a level of 1.12. Those in the early 1990s performed at a level of 1.57, which is approximately 50 percent above the overall median.

Table 74
Combined Financial Index by Region

EDA Region	Number of Loan Pools	Median Combined Financial Index
Philadelphia	74	0.46
Atlanta	78	1.14
Denver	60	1.09
Chicago	78	2.48
Seattle	77	0.52
Austin	23	0.59
All EDA Regions	390	1.04

Source: EDA RLF Semiannual Reports, October 1998.

Table 75
**Combined Financial Index
by Loan Program**

Loan Program	Number of Loan Pools	Median Combined Financial Index
LTED	259	1.07
Defense Adjustment	26	0.61
Disaster Recovery	5	-0.03
SSED/Other	100	1.11
All Programs	390	1.04

Source: EDA RLF Semiannual Reports, October 1998.

Table 76
**Combined Financial Index
by Year of Loan**

Year of Loan	Number of Loan Pools	Median Combined Financial Index
1976 to 1982	75	0.41
1983 to 1991	206	1.12
1992 to 1994	70	1.57
1995 to 1998	39	2.72
All Years	390	1.04

Source: EDA RLF Semiannual Reports, October 1998.

Employee Diversity Supported by RLF Loans— Minority Employees

RLF loans produce or retain jobs that contribute to minority and female employment. The study's definition of minority population includes the following groups: African Americans, Hispanics, Asians, and/or Native Americans. Loan recipients are asked to count new or retained workers who are minority or female. Both are counted separately, and there is no way to determine the amount of overlap. This section of the report deals with minority employees; the following section deals with female employees. The percentage of minority workers in jobs created or retained by RLF loans is 17 percent.

Region

The percentage minority employees by region exhibits significant variation from the mean. The Atlanta (29 percent) and Seattle regions (24 percent) are at the high end; the Philadelphia (8 percent), Denver (9 percent), and Chicago regions (10 percent) are at the low end (Table 77). RLF loans create jobs for minority employees in the Austin region at about the average rate (18 percent).

Purpose

The percentage of minority employees in new or retained jobs shows little variation by purpose of the RLF loan. Loans for business start-ups and expansions (85 percent of all loans) create jobs for minority employees at a level of 17 percent of all employees. The percentage of minority employees in retained jobs is 15 percent (Table 78).

Type

Commercial and service establishments provide higher percentages of jobs for minority employees (19 percent and 18 percent, respectively) than do manufacturing establishments (15 percent) (Table 79).

Program

Of the two largest programs, the SSED program has a higher percentage of jobs for minority employees (19 percent) than the LTED program (16 percent). Of the smaller programs, the Defense Adjustment program has the smallest percentage of jobs filled by minority employees (12 percent) and the Disaster Recovery program has the largest percentage of jobs for minority employees (45 percent) (Table 80).

Year of Loan

The percentage of jobs held by minority employees was slightly higher before 1992 (18 percent to 19 percent) than it has been since 1992 (16 percent) (Table 81).

Loan Size

Generally speaking, the larger the RLF loan amount, the smaller the percentage of jobs held by minority employees. For RLF loans of less than \$25,000,

Table 77
Jobs Held by Minority Employees
(by Region)

EDA Region	Number of Loans	Jobs Held by Minority Employees (%)
Philadelphia	1,475	8
Atlanta	1,194	29
Denver	1,036	9
Chicago	1,605	10
Seattle	2,208	24
Austin	556	18
All EDA Regions	8,074	17

Source: EDA RLF Semiannual Reports, October 1998.

Table 78
Jobs Held by Minority Employees
(by Loan Purpose)

Loan Purpose	Number of Loans	Jobs Held by Minority Employees (%)
Start-Up	2,615	17
Expansion	4,343	17
Retention	1,116	15
All Purposes	8,074	17

Source: EDA RLF Semiannual Reports, October 1998.

Table 79
Jobs Held by Minority Employees
(by Business Type)

Business Type	Number of Loans	Jobs Held by Minority Employees (%)
Manufacturing	3,887	15
Commercial	2,061	19
Service/Other	2,126	18
All Types	8,074	17

Source: EDA RLF Semiannual Reports, October 1998.

21 percent of the jobs created or retained are held by minority employees. For RLF loans in the \$50,000 to \$99,999 range, the share of minority employees drops by one-third to 14 percent. This approximate share

Table 80
Jobs Held by Minority Employees
(by Loan Program)

Loan Program	Number of Loans	Jobs Held by Minority Employees (%)
LTED	6,082	16
Defense Adjustment	228	12
Disaster Recovery	10	45
SSSED/Other	1,754	19
All Programs	8,074	17

Source: EDA RLF Semiannual Reports, October 1998.

Table 81
Jobs Held by Minority Employees
(by Year of Loan)

Year of Loan	Number of Loans	Jobs Held by Minority Employees (%)
1976 to 1982	243	19
1983 to 1991	3,053	18
1992 to 1994	1,908	16
1995 to 1998	2,870	16
All Years	8,074	17

Source: EDA RLF Semiannual Reports, October 1998.

Table 82
Jobs Held by Minority Employees
(by Loan Size)

Loan Size	Number of Loans	Jobs Held by Minority Employees (%)
Less than \$25,000	2,299	21
\$25,000–\$49,999	2,033	15
\$50,000–\$99,999	2,169	14
\$100,000 or more	1,561	16
All Loans	8,074	17

Source: EDA RLF Semiannual Reports, October 1998.

of new or retained minority employees (15 percent to 16 percent) also holds for size categories on either side of the \$50,000 to \$99,000 category (Table 82).

Employee Diversity Supported by RLF Loans— Female Employees

Twenty percent of the jobs created or retained through RLF loans are held by women.

Region

The share of new or retained jobs held by women varies by region as follows: Atlanta region, 26 percent; Denver region, 23 percent; Seattle region, 22 percent; Chicago region, 18 percent; Philadelphia region, 17 percent; and Austin region, 14 percent (Table 83).

Purpose

The share of new or retained jobs held by female employees is larger in start-up businesses (22 percent) than it is in expansion and retention businesses (20 percent each) (Table 84).

Type

The share of new or retained jobs held by female employees is larger in service and commercial establishments (25 percent and 26 percent, respectively) than it is in manufacturing establishments (15 percent) (Table 85).

Program

New and retained jobs held by female employees are most often supported by RLF loans associated with the Disaster Recovery program (29 percent) and least often supported by RLF loans associated with the Defense Adjustment program (14 percent). Women hold 21 percent of the jobs supported by RLF loans associated with the LTED program and 18 percent of the jobs supported by the loans associated with the SSER program (Table 86).

Year of Loan

The share of jobs supported by RLF loans held by female employees has increased dramatically over time. In the early 1980s and before, the share of new and retained jobs held by female employees was 7 percent. From the mid-1980s through 1991, the share was 17 percent. Since 1992, it has been 23 percent to 24 percent (Table 87).

Loan Size

The share of jobs created or retained by RLF loans held by female employees decreases slightly with loan size. For RLF loans of less than \$25,000, 22 percent of the jobs created or retained are held by women. For loans of \$100,000 or more, the percentage is 18 percent (Table 88).

Table 83
Jobs Held by Female Employees
(by Region)

EDA Region	Number of Loans	Jobs Held by Female Employees (%)
Philadelphia	1,461	17
Atlanta	1,199	26
Denver	1,037	23
Chicago	1,484	18
Seattle	2,206	22
Austin	556	14
All EDA Regions	7,943	20

Source: EDA RLF Semiannual Reports, October 1998.

Table 84
Jobs Held by Female Employees
(by Loan Purpose)

Loan Purpose	Number of Loans	Jobs Held by Female Employees (%)
Start-Up	2,573	22
Expansion	4,275	20
Retention	1,095	20
All Purposes	7,943	20

Source: EDA RLF Semiannual Reports, October 1998.

Table 85
Jobs Held by Female Employees
(by Business Type)

Business Type	Number of Loans	Jobs Held by Female Employees (%)
Manufacturing	3,809	15
Commercial	2,031	26
Service/Other	2,103	25
All Types	7,943	20

Source: EDA RLF Semiannual Reports, October 1998.

Table 86
Jobs Held by Female Employees
(by Loan Program)

Loan Program	Number of Loans	Jobs Held by Female Employees (%)
LTED	5,959	21
Defense Adjustment	229	14
Disaster Recovery	10	29
SSED/Other	1,745	18
All Programs	7,943	20

Source: EDA RLF Semiannual Reports, October 1998.

Table 87
Jobs Held by Female Employees
(by Year of Loan)

Year of Loan	Number of Loans	Jobs Held by Female Employees (%)
1976 to 1982	238	7
1983 to 1991	2,979	17
1992 to 1994	1,879	24
1995 to 1998	2,847	23
All Years	7,943	20

Source: EDA RLF Semiannual Reports, October 1998.

Table 88
Jobs Held by Female Employees
(by Loan Size)

Loan Size	Number of Loans	Jobs Held by Female Employees (%)
Less than \$25,000	2,263	22
\$25,000–\$49,999	2,000	22
\$50,000–\$99,999	2,129	20
\$100,000 or more	1,539	18
All Loans	7,943	20

Source: EDA RLF Semiannual Reports, October 1998.

RLF Loans and Minority-Owned Businesses

The RLF program actively seeks to lend to businesses that have a majority ownership by minorities. How successful is EDA in this venture? For the median grantee, just over 2 percent of the RLF dollars are lent to businesses whose primary ownership is minority.

Region

The median share of RLF dollars lent to minority-owned businesses varies significantly by EDA region. It is highest in the Seattle region (9.3 percent), followed by the Austin (4.8 percent) and Atlanta (4.2 percent) regions. The median share falls below the U.S. median in the Philadelphia region (0.9 percent) and is almost nonexistent in the Chicago (0.3 percent) and Denver (0 percent) regions (Table 89).

Program

There is also significant variation in loans to minority businesses by EDA program. In the Disaster Recovery program, 22 percent of the businesses getting loans are minority. This figure falls to just under 5 percent in the Defense Adjustment program and about 2.6 percent in the LTED program. The median percentage of loan funds to minority businesses in the SSED program is zero (Table 90).

Age of RLF

The median percentage of loan funds issued to minority-owned businesses has decreased significantly over time. From 1976 to 1982, the median percentage of loan funds issued to minority-owned businesses was 4.6 percent; this dropped to 1.8 percent during the period from 1983 to 1991 and to 0 percent during the period 1992 to 1998. There is no reasonable explanation, other than competing sources of loans, for the trends after 1992 (Table 91).

Table 89
Percentage of RLF Funds Lent to Minority-Owned Businesses
(by Region)

EDA Region	Number of Loan Pools	Median Percentage of Funds (%)
Philadelphia	77	0.9
Atlanta	79	4.2
Denver	66	0.0
Chicago	82	0.3
Seattle	74	9.3
Austin	21	4.8
All EDA Regions	399	2.1

Source: EDA RLF Semiannual Reports, October 1998.

Table 91
Percentage of RLF Funds Lent to Minority-Owned Businesses
(by Age of RLF)

Age of RLF	Number of Loan Pools	Median Percentage of Funds (%)
1976 to 1982	67	4.6
1983 to 1991	199	1.8
1992 to 1994	71	0.0
1995 to 1998	62	0.0
All Years	399	2.1

Source: EDA RLF Semiannual Reports, October 1998.

Table 90
Percentage of RLF Funds Lent to Minority-Owned Businesses
(by Loan Program)

Loan Program	Number of Loan Pools	Median Percentage of Funds (%)
LTED	258	2.6
Defense Adjustment	29	4.5
Disaster Recovery	4	22.1
SSED/Other	108	0.0
All Programs	399	2.1

Source: EDA RLF Semiannual Reports, October 1998.

RLF Loans and Female-Owned Businesses

The median percentage of RLF dollars lent to businesses owned by women is 7 percent.

Region

The median percentage of RLF funds lent to female-owned businesses shows significant variation by region. It is highest in the Austin (12.3 percent) and Seattle regions (10.6 percent) and lowest in the Denver region (4.3 percent). It is near the U.S. median in the Chicago (7.1 percent), Atlanta (6.5 percent), and Philadelphia (6.5 percent) regions (Table 92).

Program

The median percentage of RLF loan funds issued to businesses owned by women is highest in the Disaster Recovery program (42.3 percent) and lowest in the Defense Adjustment program (2.3 percent). It is close to the median of 7.1 percent in the LTED (7.8 percent) and SSED (5.8 percent) programs (Table 93).

Age of RLF

The median percentage of RLF dollars lent to women has varied from a low of 4 percent to 5 percent in the 1970s and early 1980s and in the period 1995 to 1998, to a high of 7 percent to 8 percent from 1983 to 1994 (Table 94). As in the preceding section's case of minority lending trends, it is difficult to assign a reason to this variation.

Table 92
Percentage of RLF Funds Lent to Female-Owned Businesses
(by Region)

EDA Region	Number of Loan Pools	Median Percentage of Funds (%)
Philadelphia	77	6.5
Atlanta	78	6.5
Denver	68	4.3
Chicago	82	7.1
Seattle	72	10.6
Austin	21	12.3
All EDA Regions	398	7.1

Source: EDA RLF Semiannual Reports, October 1998.

Table 94
Percentage of RLF Funds Lent to Minority-Owned Businesses
(by Age of RLF)

Age of RLF	Number of Loan Pools	Median Percentage of Funds (%)
1976 to 1982	67	4.8
1983 to 1991	197	8.0
1992 to 1994	71	7.3
1995 to 1998	63	4.5
All Years	398	7.1

Source: EDA RLF Semiannual Reports, October 1998.

Table 93
Percentage of RLF Funds Lent to Minority-Owned Businesses
(by Loan Program)

Loan Program	Number of Loan Pools	Median Percentage of Funds (%)
LTED	256	7.8
Defense Adjustment	29	2.3
Disaster Recovery	5	42.3
SSED/Other	108	5.8
All Programs	398	7.1

Source: EDA RLF Semiannual Reports, October 1998.

Summary and Conclusions

As of September 2001, the RLF program has issued 637 grants, from which 15,000 loans were made in the amount of \$700 million. This study viewed all grants active as of October 1998. These amounted to 450 RLFs, from which approximately 12,000 loans were issued, totaling \$600 million. Detailed information was available on 422 RLFs involving 11,600 loans, totalling \$550 million. This is the most comprehensive study ever undertaken of EDA RLF loans. The findings of the analysis show that grantees are setting up loan pools that are delivering loans in nearly every case (98 percent), with the same high percentage of success in retaining or creating jobs. Even more remarkable is that grantees are located in counties whose socioeconomic conditions are considerably worse than those of their states or the U.S. average, as measured by both unemployment and poverty rates.

The median RLF loan amounts to \$56,601. The median total financing package is approximately three times that amount (\$176,319), and includes other public and private moneys. Typical loans are issued for 5 years at a historical interest rate of about 7.5 percent or 1.25 percent below the prime rate. They are given to businesses whose median original employment size is six and which grow to 14 by the addition of a median of eight employees supported by the loan.

The median RLF cost per job (EDA plus the grantee) is \$1,276 and the EDA cost per job amounts to \$936.

The rate of default/write-off on RLF loans is 8.6 percent, and the median loan pool grows at 1.1 percent per year.

The RLF program creates jobs for minorities and women at rates of 17 and 20 percent, respectively. It creates businesses for minorities and women at rates of 2 and 7 percent, respectively.

The RLF program creates jobs in locations where jobs would not normally be created. It does so by providing loans to small-business applicants who would not get them under normal circumstances. Thus, the RLF program has been able to augment the employment base of economically distressed locations. Applicants are given loans in marginal areas to establish or support businesses that hire in those areas. The loans work, businesses survive and prosper, and this is accomplished at relatively low taxpayer investment. This is the essence of fruitful federal economic development.



Research Team and Acknowledgments

Research Team

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Robert W. Burchell, Ph.D.

Dr. Burchell has served as principal or co-principal investigator on more than 60 research contracts in a thirty-year career at Rutgers University. He has conducted studies for the Federal Transit Administration, the U.S. Department of Agriculture, Fannie Mae, the U.S. Department of Housing and Urban Development, and other federal, state, and local agencies. For the last five years, his work has been focused on the areas of economic impacts and the costs of infrastructure development.

William R. Dolphin, M.A.

William R. Dolphin is a computer specialist at Rutgers University, Center for Urban Policy Research. He has been the programmer and database manager at CUPR and its predecessor organization for close to 35 years. Mr. Dolphin has developed and overseen the modeling efforts for numerous impact evaluations of alternative growth patterns conducted by Rutgers

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Catherine C. Galley, Ph.D.

Catherine C. Galley is a postdoctoral associate at Rutgers University, Center for Urban Policy Research. She specializes in the analysis of cultural resources and their economic contributions both nationally and internationally.

Research Organizations

Rutgers University, Center for Urban Policy Research (CUPR). Edward J. Bloustein School of Planning and Public Policy.

For nearly three decades, the Center for Urban Policy Research has conducted a broad spectrum of urban research. In particular, CUPR has concentrated its efforts in the analysis of infrastructure, public finance, economic impacts and forecasting, land use, environmental policy, and geographic information systems.

CUPR has undertaken economic impact and infrastructure studies for the National Academy of Science, the National Trust for Historic Preservation, the Environmental Protection Agency, the New York Metropolitan Transportation Commission, the states of South Carolina and New Jersey, the Southeast Michigan Council of Governments, and the North Jersey Transportation Planning Authority.

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Mr. C. Robert Sawyer
Regional Director
EDA Chicago Regional Office

Mr. A. Leonard Smith
Regional Director
EDA Seattle Regional Office

Grantee Profiles: Philadelphia Region



City of Newport, Rhode Island								
Newport, RI				Project 01-19-01308.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 04/21/75		
YEAR OF GRANT		1975				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.6:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1975)		9.3		.83		1.09		
Per Capita Income (\$) (1975)		5,730		.98		.93		
% below Poverty Level (1990)		7.5		.78		.57		
% Minority (1990)		6.0		.71		.30		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	246,000		0		0		246,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	39	0 / 0	26 / 25	26 / 14	1.5	889,833	332,898	450,420
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
31		31	38	7		50	43	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
61		72	133	0.9: 1		0.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
11		29		2		17		
Cost/Job, EDA (\$)			8,044		Cost/Job, RLF (\$)		8,044	

Taylor County Commission									
Grafton, WV					Project 01-19-01348.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 09/18/75		
YEAR OF GRANT		1975					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS									
Unemployment Rate (%) (1975)				15.4		Ratio to State		Ratio to U.S.	
Per Capita Income (\$) (1975)				3,936		.79		.64	
% below Poverty Level (1990)				22.9		1.16		1.74	
% Minority (1990)				0.7		.19		.04	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		2,000,000		0		0		2,000,000	
Financial Statistics		# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
		19	0 / 0	0 / 0	53 / 21	0.7	2,736,641	2,337,069	25,345,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
84		6		10	80		18	1	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
511		150		661	0.0: 1		9.3: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A			N/A		0			0	
Cost/Job, EDA (\$)				13,718		Cost/Job, RLF (\$)			
						13,718			

A1 Technology Trust Fund									
New York, NY					Project 01-19-01474.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 07/23/76		
YEAR OF GRANT		1976					Years to Distribute 22.2 years		
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1976)		3.9			.93		.46		
Per Capita Income (\$) (1976)		5,068			.76		.82		
% below Poverty Level (1990)		19.8			1.67		1.51		
% Minority (1990)		6.0			1.04		.31		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	10,000,000		0			13,000,000		23,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	218	0 / 0	6 / 22	5 / 3	0.0	26,725,000	22,826,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
5,227		7,387		12,614	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)		3,485			Cost/Job, RLF (\$)		8,016		

Northern Maine Development Commission									
Caribou, ME					Project 01-19-01591.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA		06/01/85
YEAR OF GRANT		1983					Years to Distribute		3.5 years
LOAN-TO-GRANT RATIO		2.4:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		9.8			1.36		1.29		
Per Capita Income (\$) (1983)		8,487			.92		.75		
% below Poverty Level (1990)		14.5			1.34		1.10		
% Minority (1990)		2.7			1.65		.14		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	487,500			87,500		217,489		792,489	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	22	0 / 0	14 / 9	5 / 12	- 0.1	1,931,391	783,834	6,946,126	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
14		19		67	78		22		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
232		391		623	1.8: 1			3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			N/A			N/A	
Cost/Job, EDA (\$)		1,366			Cost/Job, RLF (\$)			2,221	

West Virginia Economic Development Authority									
Charleston, WV					Project 01-19-01815.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/24/78		
YEAR OF GRANT		1978					Years to Distribute .0 years		
LOAN-TO-GRANT RATIO		3.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1978)		4.0			.53		.52		
Per Capita Income (\$) (1978)		5,397			.99		.80		
% below Poverty Level (1990)		20.6			1.05		1.57		
% Minority (1990)		4.8			1.27		.24		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	4,677,534		0			0		4,677,534	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	47	0 / 0	2 / 3	4 / 4	5.2	15,806,967	9,546,167	20,117,705	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
7		52	41		100		0	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
2,409		4,099	6,508		0.3: 1		1.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			2,027		Cost/Job, RLF (\$)			2,027	

Lake Champlain-Lake George Regional Planning Board									
Lake George, NY					Project 01-19-02546.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 11/06/85		
YEAR OF GRANT		1983					Years to Distribute 3.9 years		
LOAN-TO-GRANT RATIO		2.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		9.6			1.26		1.26		
Per Capita Income (\$) (1983)		9,428			.76		.84		
% below Poverty Level (1990)		9.2			.70		.70		
% Minority (1990)		1.5			.06		.08		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	740,000		1,300			258,700		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	44	0 / 0	14 / 10	5 / 6	2.0	2,702,155	1,253,772	9,704,167	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
21		68	11		73		17	10	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
305		165	470		1.8: 1			3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		27			0			6	
Cost/Job, EDA (\$)			1,607		Cost/Job, RLF (\$)			2,171	

E.D.I.C. of Lynn									
Lynn, MA					Project 01-19-02560.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 12/20/83			
YEAR OF GRANT		1983				Years to Distribute .5 years			
LOAN-TO-GRANT RATIO		4.0:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1983)		6.2			.97		.82		
Per Capita Income (\$) (1983)		12,301			1.04		1.09		
% below Poverty Level (1990)		9.3			1.04		.71		
% Minority (1990)		7.9			.79		.40		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	300,000		100,000		0		400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	42	2 / 4	5 / 4	26 / 27	- 2.2	1,590,400	271,769	17,814,242	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
32		57	10	38		27	35		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
684		239	923	0.0: 1			11.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
18		29		1			6		
Cost/Job, EDA (\$)			668		Cost/Job, RLF (\$)			891	

Connecticut River Development Corporation									
Windsor, VT					Project 01-19-02823.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 03/30/87		
YEAR OF GRANT		1986					Years to Distribute 3.7 years		
LOAN-TO-GRANT RATIO		2.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		4.8			.92		.64		
Per Capita Income (\$) (1986)		12,799			1.06		.93		
% below Poverty Level (1990)		9.4			.95		.71		
% Minority (1990)		1.2			.80		.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		234,750			0		734,750	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	51	0 / 0	8 / 10	20 / 16	0.8	2,137,095	802,900	3,583,444	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
26		56		19	74		16		10
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
576		1,108		1,684	3.8: 1			1.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
1		28			0			22	
Cost/Job, EDA (\$)		260			Cost/Job, RLF (\$)			383	

Eastern Maine Development Corporation								
Bangor, ME				Project 01-19-02845.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 05/29/87		
YEAR OF GRANT		1986				Years to Distribute 7.0 years		
LOAN-TO-GRANT RATIO		2.6:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		5.6				.92 .75		
Per Capita Income (\$) (1986)		11,104				.95 .80		
% below Poverty Level (1990)		13.0				1.20 .99		
% Minority (1990)		2.1				1.29 .11		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		6,510		3,308		309,818	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	17	0 / 0	0 / 0	0 / 0	2.2	803,240	385,646	2,397,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
43		32	25	74		11	15	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
113		67	180	0.3: 1			3.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
1		19		0			11	
Cost/Job, EDA (\$)			1,208	Cost/Job, RLF (\$)			1,248	

Economic Development Council of Northern Vermont									
St. Albans, VT					Project 01-19-02846.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/29/87		
YEAR OF GRANT		1987					Years to Distribute 4.5 years		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		7.1			1.48		.99		
Per Capita Income (\$) (1987)		12,313			.95		.84		
% below Poverty Level (1990)		11.1			1.12		.84		
% Minority (1990)		1.0			.70		.05		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	210,000		50,000			0		260,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	7	0 / 0	0 / 0	57 / 53	- 6.1	365,000	86,000	1,602,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
33		44		23	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
152		152		304	0.6: 1		4.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		10			0		1		
Cost/Job, EDA (\$)			1,132		Cost/Job, RLF (\$)			1,402	

Jobs for Fall River, Incorporated									
Fall River, MA					Project 01-19-02893.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/29/87		
YEAR OF GRANT		1987			Years to Distribute		3.9 years		
LOAN-TO-GRANT RATIO		21.5:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		5.9			1.51		.82		
Per Capita Income (\$) (1987)		13,930			.83		.95		
% below Poverty Level (1990)		9.1			1.02		.70		
% Minority (1990)		4.5			.45		.23		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		200,000		0		700,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	41	0 / 0	7 / 6	5 / 4	4.7	15,080,934	1,058,686	20,051,635	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
25		65	9	66		25	9		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
2,342		0	2,342	N/A: 1			1.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0		18		1			9		
Cost/Job, EDA (\$)			98		Cost/Job, RLF (\$)			137	

Moshannon Valley Economic Development Partnership								
Philipsburg, PA					Project 01-19-02981.00			
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/05/89	
YEAR OF GRANT		1988			Years to Distribute		2.6 years	
LOAN-TO-GRANT RATIO		3.0:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1988)		6.0			.88		.86	
Per Capita Income (\$) (1988)		12,322			.81		.80	
% below Poverty Level (1990)		18.2			1.63		1.39	
% Minority (1990)		5.8			.50		.29	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	200,000		200,000		0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	22	0 / 0	0 / 0	0 / 0	21.9	1,181,925	1,181,925	3,882,625
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
18		78	4	94		6	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
181		10	191	0.6: 1		3.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		1		N/A		N/A		
Cost/Job, EDA (\$)			-1,296		Cost/Job, RLF (\$)		-2,593	

Rural Development Center								
Princess Anne, MD				Project 01-19-03134.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 10/24/91		
YEAR OF GRANT		1991				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.5:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		8.3		2.24		1.57		
Per Capita Income (\$) (1991)		12,127		.55		.65		
% below Poverty Level (1990)		16.1		1.94		1.22		
% Minority (1990)		39.4		1.36		2.01		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	500,000		370,000		0		870,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	16	0 / 0	6 / 1	31 / 43	1.9	1,277,000	987,315	8,629,077
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
71		24	6	89		0	6	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
235		0	235	0.0: 1		6.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
7		9		16		9		
Cost/Job, EDA (\$)			680		Cost/Job, RLF (\$)		1,183	

Androscoggin Valley Council of Governments									
Auburn, ME					Project 01-19-03192.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		03/12/92	
YEAR OF GRANT		1991				Years to Distribute		4.0 years	
LOAN-TO-GRANT RATIO		1.6:1				Up and Running		Yes	
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		5.1			1.24		.96		
Per Capita Income (\$) (1991)		16,220			.96		.87		
% below Poverty Level (1990)		11.4			1.05		.87		
% Minority (1990)		1.3			.81		.07		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	650,000		200,000		0		850,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	23	9 /16	22 /10	9 / 6	1.1	1,398,386	909,421	10,555,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
13		58		29	69		12		19
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
284		358		642	0.0: 1		7.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		4			0		12		
Cost/Job, EDA (\$)		310			Cost/Job, RLF (\$)		405		

E.D.I.C. of Lynn									
Lynn, MA					Project 01-19-03197.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/24/91		
YEAR OF GRANT		1991					Years to Distribute 2.8 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		4.3			1.08		.81		
Per Capita Income (\$) (1991)		22,252			.99		1.20		
% below Poverty Level (1990)		9.3			1.04		.71		
% Minority (1990)		7.9			.79		.40		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		800,000		266,677		0		1,066,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	54	4 / 4	7 / 5	6 / 4	1.0	2,028,800	1,139,479	9,899,300	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
20		42		38	12		36		53
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
330		762		1,092	0.0: 1		4.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
14		19			5		28		
Cost/Job, EDA (\$)		283			Cost/Job, RLF (\$)		377		

Southern Tier West Regional Planning and Development Board								
Salamanca, NY				Project 01-19-03250.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/29/93	
YEAR OF GRANT		1992			Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		1.0:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1992)		6.5			1.23		1.16	
Per Capita Income (\$) (1992)		13,137			.56		.67	
% below Poverty Level (1990)		14.8			1.14		1.13	
% Minority (1990)		1.5			.06		.08	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,400,000		600,000		0		2,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	1	0 / 0	0 / 0	0 / 0	0.1	2,000,000	2,010,527	1,500,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A	N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	193	1.5: 1		0.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0		0		
Cost/Job, EDA (\$)		2,350		Cost/Job, RLF (\$)		3,357		

Franklin County Community Development Corporation								
Greenfield, MA					Project 01-19-03251.00			
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 02/17/93		
YEAR OF GRANT		1992				Years to Distribute 3.3 years		
LOAN-TO-GRANT RATIO		1.4:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1992)		4.9				.82		.88
Per Capita Income (\$) (1992)		18,551				.80		.95
% below Poverty Level (1990)		9.6				1.08		.73
% Minority (1990)		2.0				.20		.10
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	560,000		240,000		0		800,000	
	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	25	0 / 0	0 / 0	0 / 0	- 1.6	1,111,248	730,509	5,153,322
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A	N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	353	1.4: 1		4.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		0		0		
Cost/Job, EDA (\$)			660		Cost/Job, RLF (\$)		943	

Greater Nashua New Hampshire Center for Economic Development								
Nashua, NH					Project 01-19-03322.00			
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 11/29/95		
YEAR OF GRANT		1994				Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.1:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1994)		7.6			1.01		1.01	
Per Capita Income (\$) (1994)		23,251			1.05		1.10	
% below Poverty Level (1990)		5.9			.91		.45	
% Minority (1990)		2.8			1.43		.14	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	500,000		0		167,000		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	2	0 / 0	0 / 0	50 / 4	0.9	100,000	684,789	190,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
100		0	0	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
5		0	5	0.0: 1			1.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A		0			0	
Cost/Job, EDA (\$)			21,144	Cost/Job, RLF (\$)			28,206	

Southern Alleghenies Planning & Development Commission									
Altoona, PA					Project 01-19-58002.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA		05/05/98
YEAR OF GRANT		1997					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		0.7:1					Up and Running		Too recent
							Produced Jobs		Too recent
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		6.4			1.08		1.19		
Per Capita Income (\$) (1997)		19,073			.80		.81		
% below Poverty Level (1990)		14.1			1.27		1.08		
% Minority (1990)		1.3			.11		.07		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	100,000		50,000			0		150,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	1	0 / 0	0 / 0	0 / 0	N/A	100,000	151,960	115,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		17	0.0: 1		1.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			0		0		
Cost/Job, EDA (\$)		239			Cost/Job, RLF (\$)		359		

Rhode Island Port Authority and Economic Development Corporation									
Providence, RI					Project 01-19-63002.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/96		
YEAR OF GRANT		1996					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1996)		5.2			.73		.85		
Per Capita Income (\$) (1996)		23,735			1.04		1.05		
% below Poverty Level (1990)		6.8			.71		.52		
% Minority (1990)		3.3			.40		.17		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	633,000		633,000			250,000		1,516,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	139	0 / 0	13 / 19	15 / 5	- 1.6	1,741,000	1,450,354	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
6		15		79	0		100		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		197		197	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		9		
Cost/Job, EDA (\$)		685			Cost/Job, RLF (\$)		1,641		

Rhode Island Port Authority and Economic Development Corporation									
Providence, RI				Project 01-19-63002.02					
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 12/02/94			
YEAR OF GRANT		1994				Years to Distribute 1.4 years			
LOAN-TO-GRANT RATIO		1.5:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1994)		9.5		1.06		1.27			
Per Capita Income (\$) (1994)		20,588		.97		.98			
% below Poverty Level (1990)		12.0		1.24		.91			
% Minority (1990)		12.1		1.43		.61			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	8,984,000		0		0		8,984,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	160	7 /N/A	14 /N/A	0 /N/A	2.7	13,595,193	9,894,674	33,639,360	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
17		78	5	22		58	21		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
1,713		3,639	5,352	0.0: 1			2.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
N/A		N/A		3			9		
Cost/Job, EDA (\$)			317		Cost/Job, RLF (\$)			317	

New York State Department of Economic Development								
Albany, NY				Project 01-19-63003.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 03/24/95		
YEAR OF GRANT		1994				Years to Distribute 2.8 years		
LOAN-TO-GRANT RATIO		1.1:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		7.1				.83		.95
Per Capita Income (\$) (1994)		33,488				1.33		1.59
% below Poverty Level (1990)		3.7				.29		.28
% Minority (1990)		13.2				.52		.67
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	500,000		250,000		0		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	16	6 /13	0 /0	0 /0	0.6	861,255	765,406	213,864
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
12		88	0	0		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
0		109	109	0.0: 1			0.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0		0			0	
Cost/Job, EDA (\$)			998		Cost/Job, RLF (\$)			1,497

Cape Ann Commercial Fishermen's Loan Fund, Incorporated									
Gloucester, MA					Project 01-19-63004.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 09/07/94		
YEAR OF GRANT		1994					Years to Distribute 3.3 years		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		9.0			1.05		1.20		
Per Capita Income (\$) (1994)		24,408			.98		1.16		
% below Poverty Level (1990)		9.3			1.04		.71		
% Minority (1990)		7.9			.79		.40		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		250,000		0		0		250,000	
Financial Statistics		# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
		23	4 / 3	4 / 3	0 / 0	3.8	355,917	288,276	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		0		100	0		100		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
2		110		113	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		7			0			32	
Cost/Job, EDA (\$)		303			Cost/Job, RLF (\$)			303	

Southeastern Connecticut Enterprise Region									
Groton , CT					Project 01-19-63005.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 08/11/94		
YEAR OF GRANT		1994			Years to Distribute		3.4 years		
LOAN-TO-GRANT RATIO		1.2:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1994)		7.2			.95		.96		
Per Capita Income (\$) (1994)		23,468			.82		1.11		
% below Poverty Level (1990)		6.4			.93		.49		
% Minority (1990)		8.2			.64		.42		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		334			166,666		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	11	0 / 0	0 / 0	0 / 0	0.6	785,000	683,289	3,950,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
25		51		24	11		87		3
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
65		157		222	0.5: 1		5.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		3			0		8		
Cost/Job, EDA (\$)		599			Cost/Job, RLF (\$)		799		

New Bedford Economic Development Council, Incorporated									
New Bedford, MA				Project 01-19-63006.00					
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/94		
YEAR OF GRANT		1994					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1994)		11.7			1.36		1.56		
Per Capita Income (\$) (1994)		19,543			.79		.93		
% below Poverty Level (1990)		9.1			1.02		.70		
% Minority (1990)		4.5			.45		.23		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,460,525		0			842,000		3,302,525	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	45	0 / 0	0 / 0	2 / 2	- 0.2	3,154,500	3,276,378	3,000,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
7		11		82		80		20	0
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
40		200		240		0.0: 1		1.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			3		3		
Cost/Job, EDA (\$)			3,057			Cost/Job, RLF (\$)		4,103	

New Hampshire Port Authority									
Portsmouth, NH					Project 01-19-63007.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 03/07/96		
YEAR OF GRANT		1994					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		8.6			1.15		1.15		
Per Capita Income (\$) (1994)		23,977			1.08		1.14		
% below Poverty Level (1990)		4.4			.69		.34		
% Minority (1990)		2.2			1.11		.11		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	810,000		0			270,000		1,080,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	25	0 / 0	0 / 0	0 / 0	1.6	685,490	1,121,983	228,497	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
11		40		49	83		17		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
28		68		96	0.0: 1		0.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			0		0		
Cost/Job, EDA (\$)		1,106			Cost/Job, RLF (\$)		1,474		

Eastern Maine Development Corporation								
Augusta, ME					Project 01-19-63010.00			
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 01/25/96	
YEAR OF GRANT		1994					Years to Distribute Too recent	
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes	
							Produced Jobs Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1994)		7.0			.97		.93	
Per Capita Income (\$) (1994)		19,226			1.05		.91	
% below Poverty Level (1990)		10.2			.95		.78	
% Minority (1990)		1.3			.82		.07	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	583,333		194,466		0		777,799	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	25	0 / 0	12 / 34	0 / 0	4.0	993,030	860,606	1,974,290
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
26		53	21	0		97	3	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
65		145	210	0.0: 1			2.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
11		23		0			0	
Cost/Job, EDA (\$)		176		Cost/Job, RLF (\$)			235	

Mohawk Valley Economic Development District, Incorporated									
Mohawk, NY					Project 01-39-01830.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/08/85		
YEAR OF GRANT		1985					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		10.5			1.22		1.09		
Per Capita Income (\$) (1985)		9,862			.70		.79		
% below Poverty Level (1990)		13.1			1.01		1.00		
% Minority (1990)		0.7			.03		.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,520,000		565,000			0		2,085,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	160	0 / 0	5 / 9	23 / 13	0.4	7,252,588	2,194,624	54,598,633	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
35		54		11	68		20		12
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
2,962		1,676		4,638	0.0: 1			7.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			2			7	
Cost/Job, EDA (\$)		229			Cost/Job, RLF (\$)			314	

Buffalo and Erie County Regional Development Corporation									
Buffalo, NY					Project 01-39-01904.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/79		
YEAR OF GRANT		1978					Years to Distribute 4.1 years		
LOAN-TO-GRANT RATIO		5.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1978)		10.8			1.05		1.40		
Per Capita Income (\$) (1978)		6,788			.91		1.00		
% below Poverty Level (1990)		12.2			.94		.93		
% Minority (1990)		14.1			.55		.72		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	7,000,000		0			4,116,000		11,116,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	351	3 / 2	7 / 7	13 / 14	4.5	56,324,000	21,013,900	550,598,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
19		53		29	89		0		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
4,600		2,086		6,686	N/A: 1			9.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			5			2	
Cost/Job, EDA (\$)		3,110			Cost/Job, RLF (\$)			4,938	

Northern Maine Development Commission											
Caribou, ME					Project 01-39-01945.00						
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/80				
YEAR OF GRANT		1978					Years to Distribute 2.7 years				
LOAN-TO-GRANT RATIO		3.5:1					Up and Running Yes				
							Produced Jobs Yes				
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.			
Unemployment Rate (%) (1978)		12.4			1.39		1.61				
Per Capita Income (\$) (1978)		5,038			.88		.75				
% below Poverty Level (1990)		14.5			1.34		1.10				
% Minority (1990)		2.7			1.65		.14				
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant			Other		Total			
	1,250,000		47,500			205,370		1,502,870			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)			
	77	0 / 0	5 / 9	12 / 23	- 0.8	5,329,398	1,289,820	24,248,990			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)							
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
41		27		32		33		52		16	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage		
887		615		1,502		1.7: 1			4.6: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0			6			3			1		
Cost/Job, EDA (\$)				3,331		Cost/Job, RLF (\$)				4,005	

Connecticut Department of Economic and Community Development										
Rocky Hill, CT					Project 01-39-01946.00					
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/80			
YEAR OF GRANT		1978					Years to Distribute N/A			
LOAN-TO-GRANT RATIO		2.7:1					Up and Running Yes			
							Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1978)		10.7			1.13		1.39			
Per Capita Income (\$) (1978)		7,356			.93		1.09			
% below Poverty Level (1990)		7.9			1.15		.60			
% Minority (1990)		14.4			1.11		.73			
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	1,670,913		0			0		1,670,913		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)		
	52	0 / 0	2 / 3	10 / 9	- 1.2	4,477,000	1,282,361	9,066,938		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)
17		48		34		100		0		0
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
855		1,148		2,003		0.0: 1		2.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A				3		5		
Cost/Job, EDA (\$)		3,414				Cost/Job, RLF (\$)		3,414		

Government of the District of Columbia									
Washington, DC					Project 01-39-02166.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/08/81		
YEAR OF GRANT		1980					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		4.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		8.5			1.00		1.39		
Per Capita Income (\$) (1980)		10,448			1.00		1.26		
% below Poverty Level (1990)		16.9			1.00		1.29		
% Minority (1990)		70.4			1.00		3.58		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	750,000		0		0		750,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	72	0 / 0	14 / 14	10 / 8	6.1	3,205,613	1,544,234	3,931,885	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		0	0		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	894		0.0: 1		1.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		0		
Cost/Job, EDA (\$)			1,270		Cost/Job, RLF (\$)			1,270	

Economic Development Bank								
San Juan , PR					Project 01-39-02222.00			
TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA 03/19/81			
YEAR OF GRANT		1980			Years to Distribute 10.4 years			
LOAN-TO-GRANT RATIO		2.7:1			Up and Running Yes			
					Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1980)		N/A		N/A		N/A		
Per Capita Income (\$) (1980)		N/A		N/A		N/A		
% below Poverty Level (1990)		N/A		N/A		N/A		
% Minority (1990)		N/A		N/A		N/A		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,096,880		274,220		0		1,371,100	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	49	4 / 8	6 / 17	43 / 42	- 1.3	3,734,588	1,063,045	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
30		24	46	69		21	10	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
268		69	337	0.0: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A		100			4	
Cost/Job, EDA (\$)			9,104	Cost/Job, RLF (\$)			11,381	

Economic Development Council of Northeast Pennsylvania									
Lewisburg, PA				Project 01-39-02228.01					
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 06/12/81			
YEAR OF GRANT		1980				Years to Distribute 5.6 years			
LOAN-TO-GRANT RATIO		4.1:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS									
Unemployment Rate (%) (1980)				7.2		Ratio to State 1.04		Ratio to U.S. 1.18	
Per Capita Income (\$) (1980)				6,581		.79		.79	
% below Poverty Level (1990)				10.3		.93		.79	
% Minority (1990)				4.1		.36		.21	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		83,333		83,333		666,666		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	54	0 / 0	4 / 3	6 / 7	1.3	2,762,114	817,471	13,173,779	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
12		88		0		76		20	3
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
1,952		385		2,337		4.7: 1		4.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
0		0		0		2			
Cost/Job, EDA (\$)		502		Cost/Job, RLF (\$)		669			

Management Development Association									
New York, NY					Project 01-39-02239.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/18/81		
YEAR OF GRANT		1980					Years to Distribute .8 years		
LOAN-TO-GRANT RATIO		7.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1980)		9.9			1.29		1.62		
Per Capita Income (\$) (1980)		7,256			.81		.88		
% below Poverty Level (1990)		22.7			1.74		1.73		
% Minority (1990)		53.1			2.08		2.70		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		150,000		0		0		150,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	67	1 / 1	4 / 5	12 / 13	1.3	1,125,000	184,610	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
14		71		15	22		68		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
76		450		526	0.0: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
17		0			93			7	
Cost/Job, EDA (\$)		668			Cost/Job, RLF (\$)			668	

Eastern Maine Development Corporation									
Bangor, ME					Project 01-39-02246.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/81		
YEAR OF GRANT		1980			Years to Distribute		7.9 years		
LOAN-TO-GRANT RATIO		2.3:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1980)		6.4			1.05		1.05		
Per Capita Income (\$) (1980)		6,483			.96		.78		
% below Poverty Level (1990)		13.0			1.20		.99		
% Minority (1990)		2.1			1.29		.11		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,000,000		400,000		0		1,400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	45	0 / 0	2 / 4	18 / 17	- 1.2	3,168,490	1,106,302	17,625,963	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
37		47		16	60		29		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
960		540		1,500	3.0: 1		5.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
2		34			3		15		
Cost/Job, EDA (\$)		2,173			Cost/Job, RLF (\$)		3,042		

Androscoggin Valley Council of Governments									
Auburn, ME					Project 01-39-02247.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/81		
YEAR OF GRANT		1980					Years to Distribute 4.3 years		
LOAN-TO-GRANT RATIO		3.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		5.7					.93		.93
Per Capita Income (\$) (1980)		6,824					1.01		.82
% below Poverty Level (1990)		11.4					1.05		.87
% Minority (1990)		1.3					.81		.07
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	880,000		186,667			0		1,066,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	103	0 / 0	10 / 8	17 / 16	- 1.2	3,913,252	834,246	18,298,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
19		68		13	57		39		4
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
767		1,356		2,123	0.0: 1			4.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			3			14	
Cost/Job, EDA (\$)		1,354			Cost/Job, RLF (\$)			1,642	

New York State Science and Technology Foundation									
Albany, NY					Project 01-39-02338.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/82		
YEAR OF GRANT		1980					Years to Distribute .3 years		
LOAN-TO-GRANT RATIO		12.8:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		6.5			.84		1.07		
Per Capita Income (\$) (1980)		7,068			.79		.85		
% below Poverty Level (1990)		9.3			.71		.71		
% Minority (1990)		5.4			.21		.28		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,600,000		1,400,000			0		3,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	31	0 / 0	0 / 0	42 / 30	7.3	3,842,653	664,956	16,179,320	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
100		0		0	0		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
218		141		359	0.0: 1			4.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			5			0	
Cost/Job, EDA (\$)		8,169			Cost/Job, RLF (\$)			1,532	

Jobs for Fall River, Incorporated										
Fall River, MA					Project 01-39-02492.40					
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 06/01/78				
YEAR OF GRANT		1976				Years to Distribute 10.3 years				
LOAN-TO-GRANT RATIO		3.1:1				Up and Running Yes				
						Produced Jobs Yes				
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1976)		11.9			1.07			1.40		
Per Capita Income (\$) (1976)		5,582			.87			.91		
% below Poverty Level (1990)		9.1			1.02			.70		
% Minority (1990)		4.5			.45			.23		
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA			Applicant		Other		Total		
	40,000			15,000		0		55,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)		
	9	0 / 0	0 / 0	11 / 16	- 0.4	169,000	50,305	468,200		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
62		38		0	24		41		36	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
48		7		55	N/A: 1			2.8: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0			4		0			36		
Cost/Job, EDA (\$)				3,254		Cost/Job, RLF (\$)			4,474	

Northwest Pennsylvania Regional Planning and Development Commission									
Franklin, PA					Project 01-39-02493.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/04/83		
YEAR OF GRANT		1982					Years to Distribute 9.6 years		
LOAN-TO-GRANT RATIO		2.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1982)		7.5							1.06
Per Capita Income (\$) (1982)		9,950							.98
% below Poverty Level (1990)		15.1							1.15
% Minority (1990)		1.3							.07
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,600,000		220,000			197,000		3,017,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	145	0 / 0	0 / 0	10 / 5	- 0.1	8,579,000	2,989,000	29,032,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
30		69		1	87		12		1
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
2,100		2,529		4,629	1.3: 1			3.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
1		14			2			1	
Cost/Job, EDA (\$)		565			Cost/Job, RLF (\$)			656	

Southern Alleghenies Planning and Development Commission								
Altoona, PA				Project 01-39-02548.02				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 06/21/84		
YEAR OF GRANT		1983				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.5:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		11.9		1.42		1.57		
Per Capita Income (\$) (1983)		9,098		.81		.81		
% below Poverty Level (1990)		14.1		1.27		1.08		
% Minority (1990)		1.3		.11		.07		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,300,000		80,188		104,249		1,484,437	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	106	8 / 7	1 / 1	8 / 7	1.3	5,242,858	1,760,145	11,789,719
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
25		73	1	94		0		6
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
797		403	1,200	0.6: 1		2.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
2		22		1		8		
Cost/Job, EDA (\$)			876	Cost/Job, RLF (\$)			1,000	

Ohio Valley Industrial and Business Development Corporation									
Wheeling, WV					Project 01-39-02554.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 01/14/85			
YEAR OF GRANT		1983				Years to Distribute		2.6 years	
LOAN-TO-GRANT RATIO		2.6:1				Up and Running		Yes	
					Produced Jobs		Yes		
COMMUNITY DISTRESS									
Unemployment Rate (%) (1983)					8.1		Ratio to State		Ratio to U.S.
Per Capita Income (\$) (1983)					10,590		1.19		1.07
% below Poverty Level (1990)					15.1		.77		.94
% Minority (1990)					3.6		.96		.18
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	800,000		266,668		0		1,066,668		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	38	0 / 0	3 / 1	5 / 10	2.1	2,728,024	1,379,507	20,861,448	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
34		54		12	46		15		39
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,379		314		1,692	0.0: 1		7.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		9			0		2		
Cost/Job, EDA (\$)		236			Cost/Job, RLF (\$)		315		

City of Camden									
Camden, NJ					Project 01-39-02558.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		11/30/83	
YEAR OF GRANT		1983				Years to Distribute		11.9 years	
LOAN-TO-GRANT RATIO		1.6:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1983)		7.5			1.03		.99		
Per Capita Income (\$) (1983)		11,307			.87		1.00		
% below Poverty Level (1990)		10.3			1.35		.78		
% Minority (1990)		23.3			1.13		1.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		316,667			0		1,116,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	30	10 /29	13 / 6	3 / 6	0.6	1,736,317	1,211,647	3,738,933	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
6		90		12	32		52		31
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
122		218		340	0.0: 1		2.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
9		13			34		25		
Cost/Job, EDA (\$)		1,572			Cost/Job, RLF (\$)		2,195		

Jobs for Fall River, Incorporated									
Fall River, MA					Project 01-39-02559.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		06/01/84	
YEAR OF GRANT		1983				Years to Distribute		6.3 years	
LOAN-TO-GRANT RATIO		3.6:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1983)		8.3			1.30		1.09		
Per Capita Income (\$) (1983)		10,025			.85		.89		
% below Poverty Level (1990)		9.1			1.02		.70		
% Minority (1990)		4.5			.45		.23		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		0			250,000		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	90	3 / 3	6 / 8	8 / 5	3.4	3,588,000	1,504,937	6,243,400	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
46		51		3	57		27		16
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,133		1,707		2,840	N/A: 1		1.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		18			1		17		
Cost/Job, EDA (\$)		325			Cost/Job, RLF (\$)		433		

West Virginia Economic Development Authority									
Charleston, WV					Project 01-39-02593.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/17/86		
YEAR OF GRANT		1984					Years to Distribute 1.5 years		
LOAN-TO-GRANT RATIO		1.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		9.8					.71		1.01
Per Capita Income (\$) (1984)		11,778					1.25		.99
% below Poverty Level (1990)		15.3					.78		1.17
% Minority (1990)		7.5					1.98		.38
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	750,000		250,000		0		1,000,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	0 / 0	0 / 0	0 / 0	6.0	1,811,065	1,723,872	7,922,098	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
43		46	11		80		11	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
531		491	1,022		4.5: 1			4.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)		279			Cost/Job, RLF (\$)			372	

Genesee Finger Lakes Regional Planning Council									
Rochester, NY					Project 01-39-02608.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/86		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		6.4			.74		.66		
Per Capita Income (\$) (1984)		13,891			1.04		1.17		
% below Poverty Level (1990)		10.4			.80		.79		
% Minority (1990)		15.7			.61		.80		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	708,800		334,616			0		1,043,416	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	37	0 / 0	5 / 6	27 / 24	- 0.3	2,182,666	998,908	16,607,458	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
30		41		29	87		6	7	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
131		489		620	0.0: 1		7.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			5		5		
Cost/Job, EDA (\$)		1,771			Cost/Job, RLF (\$)		2,608		

Region VI PDC										
Fairmont, WV					Project 01-39-02680.00					
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 06/19/87				
YEAR OF GRANT		1985				Years to Distribute 2.7 years				
LOAN-TO-GRANT RATIO		2.4:1				Up and Running Yes				
						Produced Jobs Yes				
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1985)		16.5			.92		1.72			
Per Capita Income (\$) (1985)		10,536			1.09		.84			
% below Poverty Level (1990)		19.0			.96		1.45			
% Minority (1990)		3.9			1.03		.20			
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant		Other		Total			
	500,000		2,200		227,711		729,911			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)		
	17	0 / 0	0 / 0	12 / 7	0.9	1,763,591	806,295	3,926,097		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)		
11		19	71	52		25		24		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage			
526		715	1,241	0.2: 1			2.2: 1			
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)			
8		34		0			23			
Cost/Job, EDA (\$)				349			Cost/Job, RLF (\$)			509

Southern Tier Enterprise Development Organization								
Salamanca, NY					Project 01-39-02749.00			
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 08/25/86		
YEAR OF GRANT		1985				Years to Distribute 2.1 years		
LOAN-TO-GRANT RATIO		2.5:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1985)		11.7			1.36		1.22	
Per Capita Income (\$) (1985)		9,190			.65		.73	
% below Poverty Level (1990)		14.0			1.08		1.07	
% Minority (1990)		3.7			.15		.19	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	250,000		88,974		0		338,974	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	23	0 / 0	0 / 0	9 / 3	2.0	860,500	422,144	2,747,300
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
36		53	11	63		30	8	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
453		427	880	1.8: 1		3.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		18		2		8		
Cost/Job, EDA (\$)		244		Cost/Job, RLF (\$)		331		

Mount Rogers Planning District Commission									
Marion, VA					Project 01-39-02805.00				
TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA 02/22/88				
YEAR OF GRANT		1986			Years to Distribute 3.3 years				
LOAN-TO-GRANT RATIO		2.7:1			Up and Running Yes				
					Produced Jobs Yes				
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		11.5		2.30		1.53			
Per Capita Income (\$) (1986)		9,387		.66		.68			
% below Poverty Level (1990)		16.7		1.63		1.27			
% Minority (1990)		2.3		.10		.12			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	404,750		116,250		0		521,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	13	0 / 0	8 / 5	8 / 9	0.9	1,405,418	569,449	4,787,300	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
27		56	17	81		0	19		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
113		819	932	0.0: 1			3.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0			7		
Cost/Job, EDA (\$)			327		Cost/Job, RLF (\$)			421	

Mid-Ohio Valley Regional Council										
Parkersburg, WV					Project 01-39-02806.00					
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		06/12/87		
YEAR OF GRANT		1986				Years to Distribute		3.9 years		
LOAN-TO-GRANT RATIO		2.3:1				Up and Running		Yes		
						Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1986)		11.7			.78		1.56			
Per Capita Income (\$) (1986)		11,712			1.12		.85			
% below Poverty Level (1990)		14.1			.72		1.08			
% Minority (1990)		1.6			.43		.08			
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	375,000		125,000			0		500,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)		
	21	0 / 0	10 / 4	19 / 24	- 2.1	1,152,823	380,682	5,841,933		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)		
19		40		41		76		10 14		
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
774		192		966		0.8: 1		5.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A				0		0		
Cost/Job, EDA (\$)				469		Cost/Job, RLF (\$)			626	

North Kennebec Regional Planning Commission									
Winslow , ME					Project 01-39-02807.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 03/09/87			
YEAR OF GRANT		1986				Years to Distribute 3.1 years			
LOAN-TO-GRANT RATIO		3.4:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		8.4			1.38		1.12		
Per Capita Income (\$) (1986)		9,747			.84		.71		
% below Poverty Level (1990)		14.5			1.34		1.10		
% Minority (1990)		0.7			.40		.03		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		167,372		0		667,372		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	41	5 / 7	0 / 0	10 / 8	0.7	2,260,289	720,401	10,942,450	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
7		54	39	60		31		9	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
414		709	1,123	N/A: 1			4.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
2		11		2			14		
Cost/Job, EDA (\$)			396		Cost/Job, RLF (\$)			529	

South Jersey Economic Development District									
Vineland, NJ					Project 01-39-02808.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 12/21/87		
YEAR OF GRANT		1986					Years to Distribute 3.5 years		
LOAN-TO-GRANT RATIO		2.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		13.2			2.13		1.76		
Per Capita Income (\$) (1986)		11,718			.71		.85		
% below Poverty Level (1990)		13.0			1.72		.99		
% Minority (1990)		26.7			1.29		1.36		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	480,000		160,000			0		640,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	32	0 / 0	3 / N/A	3 / 1	0.7	1,569,475	686,338	12,038,200	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	47		1		52
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
375		0		375	0.1: 1			7.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			0			10	
Cost/Job, EDA (\$)			1,149		Cost/Job, RLF (\$)			1,532	

Crater Planning District Commission								
Petersburg, VA				Project 01-39-02809.00				
TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA 08/05/88			
YEAR OF GRANT		1986			Years to Distribute 4.0 years			
LOAN-TO-GRANT RATIO		1.7:1			Up and Running Yes			
					Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		7.2		1.44		.96		
Per Capita Income (\$) (1986)		N/A		N/A		N/A		
% below Poverty Level (1990)		20.3		1.98		1.55		
% Minority (1990)		73.5		3.26		3.74		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	481,144		160,381		512		642,037	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	11	9/14	0/0	9/14	1.6	1,106,025	747,010	6,414,500
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)	Expansion (%)	Retention (%)		Industrial (%)	Commercial (%)	Service (%)		
58	28	14		39	18	43		
Jobs Created	Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
50	158	208		0.3: 1		5.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
37		0		29		13		
Cost/Job, EDA (\$)		1,581		Cost/Job, RLF (\$)		2,109		

Lehigh and Northampton Counties Revolving Loan Fund, Incorporated									
Bethlehem, PA					Project 01-39-02815.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		06/10/87	
YEAR OF GRANT		1986				Years to Distribute		2.8 years	
LOAN-TO-GRANT RATIO		2.2:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		10.0			1.10		1.33		
Per Capita Income (\$) (1986)		13,734			1.02		.99		
% below Poverty Level (1990)		7.3			.66		.56		
% Minority (1990)		5.7			.50		.29		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		200,000			0		700,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	48	0/0	0/0	21/19	- 2.7	1,564,000	489,000	13,679,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
45		41		14	63		12		23
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
225		93		318	0.0: 1			8.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
4		17			10			15	
Cost/Job, EDA (\$)		1,999			Cost/Job, RLF (\$)			2,798	

Tier Information and Enterprise Resources, Incorporated									
Binghamton, NY					Project 01-39-02879.40				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/14/89		
YEAR OF GRANT		1987					Years to Distribute 4.0 years		
LOAN-TO-GRANT RATIO		2.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		5.9			.91		.82		
Per Capita Income (\$) (1987)		14,367			.86		.98		
% below Poverty Level (1990)		10.5			.81		.80		
% Minority (1990)		4.1			.16		.21		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		368,750		0		20,000		388,750	
Financial Statistics		# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
		24	0 / 0	25 / 20	21 / 22	- 0.9	836,486	354,369	4,870,930
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
43		45		12	82		12		6
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
231		83		314	0.0: 1			5.8: 1	
% of Jobs to Minority Workers			% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
1			9			14		14	
Cost/Job, EDA (\$)			946			Cost/Job, RLF (\$)		997	

Economic Development Bank									
San Juan, PR					Project 01-39-02891.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 10/06/88		
YEAR OF GRANT		1987					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		N/A					N/A		N/A
Per Capita Income (\$) (1987)		N/A					N/A		N/A
% below Poverty Level (1990)		N/A					N/A		N/A
% Minority (1990)		N/A					N/A		N/A
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		500,000		0		1,000,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	16	0 / 0	6 / 9	50 / 50	- 4.9	2,095,643	512,490	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
52		48		0	56		19		24
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
180		68		248	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			100		3		
Cost/Job, EDA (\$)		2,690			Cost/Job, RLF (\$)		5,380		

New Bedford Economic Development Council, Incorporated									
New Bedford, MA					Project 01-39-02894.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		03/21/88	
YEAR OF GRANT		1987				Years to Distribute		4.5 years	
LOAN-TO-GRANT RATIO		2.2:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		5.9			1.51			.82	
Per Capita Income (\$) (1987)		13,930			.83			.95	
% below Poverty Level (1990)		9.1			1.02			.70	
% Minority (1990)		4.5			.45			.23	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	400,000		0			134,000		534,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	28	4 / 8	0 / 0	14 / 10	- 0.3	1,190,000	516,804	4,706,270	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
38		57	4		41		36	24	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
200		200	400		0.0: 1			4.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
72		0			3			6	
Cost/Job, EDA (\$)			879		Cost/Job, RLF (\$)			1,174	

Lake Champlain-Lake George Regional Planning Board									
Lake George, NY					Project 01-39-02913.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/13/88		
YEAR OF GRANT		1987					Years to Distribute 3.0 years		
LOAN-TO-GRANT RATIO		2.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		7.6			1.17		1.06		
Per Capita Income (\$) (1987)		13,285			.79		.90		
% below Poverty Level (1990)		9.2			.70		.70		
% Minority (1990)		1.5			.06		.08		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	360,000		5,500			148,787		514,287	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	26	0 / 0	12 / 14	19 / 14	- 1.3	1,281,404	443,784	3,786,379	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
26		40		34	46		21		34
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
37		184		221	0.6: 1			3.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		38			3			14	
Cost/Job, EDA (\$)		1,603			Cost/Job, RLF (\$)			2,290	

Region 8 Planning and Development Council									
Petersburg, WV					Project 01-39-02963.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/21/90		
YEAR OF GRANT		1988					Years to Distribute 3.0 years		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1988)		17.5			1.48		2.50		
Per Capita Income (\$) (1988)		10,906			.95		.71		
% below Poverty Level (1990)		15.5			.79		1.18		
% Minority (1990)		1.6			.41		.08		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	187,500		62,500			0		250,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	13	0 / 0	15 / 8	0 / 0	1.6	372,782	283,779	1,876,350	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
12		76		11	68		15		17
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
85		9		94	2.1: 1		5.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
2		73			0		9		
Cost/Job, EDA (\$)		872			Cost/Job, RLF (\$)		1,162		

B-C-K-P Regional Intergovernmental Council									
Dunbar, WV					Project 01-39-02975.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/03/89		
YEAR OF GRANT		1988			Years to Distribute		N/A		
LOAN-TO-GRANT RATIO		1.0:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		9.0			.76		1.29		
Per Capita Income (\$) (1988)		14,515			1.27		.94		
% below Poverty Level (1990)		15.3			.78		1.17		
% Minority (1990)		7.5			1.98		.38		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		180,500		22,500		0		203,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	7	0 / 0	14 / 5	14 / 15	- 0.5	203,000	193,974	1,310,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)	
58		42		0		0		23 77	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
51		0		51		0.0: 1		6.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
N/A		N/A				15		11	
Cost/Job, EDA (\$)			2,695			Cost/Job, RLF (\$)		3,030	

Southern Tier Enterprise Development Organization

Salamanca, NY

Project 01-39-02976.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	10/01/90
YEAR OF GRANT	1989		Years to Distribute	3.7 years
LOAN-TO-GRANT RATIO	1.5:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1989) 7.4	1.40	1.18
Per Capita Income (\$)	(1989) 12,106	.64	.74
% below Poverty Level	(1990) 14.0	1.08	1.07
% Minority	(1990) 3.7	.15	.19

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	400,000		0		200,000		600,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	18	6 / 2	17 / 21	6 / 8	0.4	889,500	619,443	7,147,016

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
23	55	21	75	2	23
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
328	139	467	2.3: 1	8.0: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
2	12		3	12	
Cost/Job, EDA (\$)	462		Cost/Job, RLF (\$)	693	

Jersey City Economic Development Corporation

Jersey City, NJ

Project 01-39-03033.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	12/18/90
YEAR OF GRANT	1990		Years to Distribute	N/A
LOAN-TO-GRANT RATIO	81.7:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1990) 6.3	1.66	1.15
Per Capita Income (\$)	(1990) 17,260	.78	.99
% below Poverty Level	(1990) 14.8	1.96	1.13
% Minority	(1990) 31.0	1.50	1.58

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	354,331		250,000		0		604,331	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	31	6 / 11	35 / 21	3 / 3	-12.9	1,135,380	0	175,000

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
9	74	16	14	46	39
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
209	37	246	2.0: 1	0.2: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
0	0		13	14	
Cost/Job, EDA (\$)	2,264		Cost/Job, RLF (\$)	3,862	

Region I Planning and Development Council									
Princeton, WV					Project 01-39-03100.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 04/01/91			
YEAR OF GRANT		1991				Years to Distribute N/A			
LOAN-TO-GRANT RATIO		2.5:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1991)		8.0				.93		1.51	
Per Capita Income (\$) (1991)		13,740				1.02		.74	
% below Poverty Level (1990)		20.4				1.04		1.55	
% Minority (1990)		6.7				1.79		.34	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		11,150		156,850		668,000		
	Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	48	2 / 3	4 / 3	17 / 10	- 1.6	1,641,980	589,832	3,645,071	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
27		42	31	36		33	31		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
75		133	208	0.0: 1			2.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
4		32		10			25		
Cost/Job, EDA (\$)			1,373		Cost/Job, RLF (\$)			1,835	

Economic Development Bank								
Hato Rey, PR					Project 01-39-03111.00			
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/06/92	
YEAR OF GRANT		1990					Years to Distribute 5.9 years	
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes	
							Produced Jobs Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1990)		N/A			N/A		N/A	
Per Capita Income (\$) (1990)		N/A			N/A		N/A	
% below Poverty Level (1990)		N/A			N/A		N/A	
% Minority (1990)		N/A			N/A		N/A	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,000,000		1,000,000		0		2,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	31	6 /11	26 /13	19 /12	5.3	4,574,937	2,710,365	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
21		12	67	34		39	27	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
536		407	943	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		100		4		
Cost/Job, EDA (\$)		22		Cost/Job, RLF (\$)		44		

City of Camden									
Camden, NJ				Project 01-39-03248.00					
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 07/01/93			
YEAR OF GRANT		1992				Years to Distribute 2.6 years			
LOAN-TO-GRANT RATIO		1.6:1				Up and Running Yes			
				Produced Jobs			Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1992)		5.9		1.16			1.05		
Per Capita Income (\$) (1992)		20,419		.82			1.04		
% below Poverty Level (1990)		10.3		1.35			.78		
% Minority (1990)		23.3		1.13			1.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	200,000		62,000		0		262,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	33	12 /10	12 /15	21 /19	- 3.5	423,500	215,044	114,893	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
44		50	6	2		30	52		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
36		9	45	0.0: 1			0.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
62		15		83			16		
Cost/Job, EDA (\$)			2,260		Cost/Job, RLF (\$)			2,960	

Marshall University Research Corporation									
Huntington, WV					Project 01-39-03306.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/16/94		
YEAR OF GRANT		1993					Years to Distribute 2.1 years		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS									
Unemployment Rate (%) (1993)					9.1		Ratio to State		Ratio to U.S.
Per Capita Income (\$) (1993)					17,463		.86		1.34
% below Poverty Level (1990)					19.1		1.15		.87
% Minority (1990)					4.8		.97		1.46
							1.29		.25
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	500,000			167,000		0		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	0 / 0	13 /31	27 /12	- 3.5	755,485	578,571	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
40		56		5	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
69		178		246	0.0: 1		0.0: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0			0		0			0	
Cost/Job, EDA (\$)				859		Cost/Job, RLF (\$)			1,146

Industrial Development Authority, Richmond, Virginia									
Richmond, VA					Project 01-39-03359.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/02/96		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		6.6			1.29		.96		
Per Capita Income (\$) (1995)		25,508			1.12		1.17		
% below Poverty Level (1990)		20.9			2.04		1.59		
% Minority (1990)		56.7			2.52		2.89		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	600,000		200,000			0		800,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	42	2 / 1	0 / 0	26 / 28	- 6.4	1,192,182	680,326	8,363,728	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
4		96		0	35		48		17
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
528		168		696	0.0: 1		7.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
53		33			59		33		
Cost/Job, EDA (\$)		275			Cost/Job, RLF (\$)		367		

EDCNP								
Pittston, PA				Project 01-39-03484.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA		06/17/97
YEAR OF GRANT		1996				Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		0.5:1				Up and Running		Yes
						Produced Jobs		Yes
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1996)		8.3				1.34		1.36
Per Capita Income (\$) (1996)		20,092				.88		.89
% below Poverty Level (1990)		11.2				1.01		.86
% Minority (1990)		1.9				.17		.10
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		0		100,000		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	3	0 / 0	0 / 0	0 / 0	N/A	210,000	405,432	410,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		0	100	100		0		0
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
0		72	72	1.6: 1			2.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0		0			0	
Cost/Job, EDA (\$)			406		Cost/Job, RLF (\$)			541

Southwestern Pennsylvania Regional Development Council, Incorporated									
Pittsburgh, PA					Project 01-39-03634.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/29/99		
YEAR OF GRANT		1997					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.0:1					Up and Running Too recent		
					Produced Jobs		Too recent		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		5.2			.88		.96		
Per Capita Income (\$) (1997)		27,371			1.15		1.16		
% below Poverty Level (1990)		11.6			1.04		.88		
% Minority (1990)		12.4			1.09		.63		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	375,000		125,000		0		500,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	500,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
0		0	0		N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			No jobs		Cost/Job, RLF (\$)			No jobs	

City of Lynchburg									
Lynchburg, VA					Project 01-49-03245.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 05/04/93		
YEAR OF GRANT		1992					Years to Distribute 4.4 years		
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1992)		5.6			1.30		1.00		
Per Capita Income (\$) (1992)		N/A			N/A		N/A		
% below Poverty Level (1990)		16.5			1.61		1.25		
% Minority (1990)		27.5			1.22		1.40		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	495,000		125,000			40,000		660,000	
Financial Statistics	# of Loans	% of Loans Delinquent	% of Loans in Default	% of Loans Written Off	Average	Total	RLF Capital	Private-Sector	
		(# and \$)	(# and \$)	(# and \$)	% Growth of	Amount of	Base	Funds	
					apital Base	Loans (\$)	(\$)	(\$)	
	18	22 /28	0 / 0	6 / 3	0.0	800,800	660,000	1,675,781	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
22		75		3	66		15		19
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
169		107		276	0.9: 1		2.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
2		6			0		3		
Cost/Job, EDA (\$)		590			Cost/Job, RLF (\$)		787		

Rural Development Center									
Princess Anne, MD					Project 01-49-03271.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA		11/23/93
YEAR OF GRANT		1993					Years to Distribute		1.9 years
LOAN-TO-GRANT RATIO		1.1:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		7.6			1.27		1.12		
Per Capita Income (\$) (1993)		17,437			.74		.87		
% below Poverty Level (1990)		11.6			1.41		.89		
% Minority (1990)		23.6			.81		1.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		250,000			0		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	12.1	1,110,000	1,585,887	6,126,600	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
13		69		18	99		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
487		135		622	0.0: 1		5.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			54		0		
Cost/Job, EDA (\$)		-310			Cost/Job, RLF (\$)		-413		

City of Newport News, Virginia								
Newport News, VA					Project 01-49-03277.00			
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 03/26/97	
YEAR OF GRANT		1993					Years to Distribute Too recent	
LOAN-TO-GRANT RATIO		0.7:1					Up and Running Yes	
							Produced Jobs Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1993)		6.0			1.02		.88	
Per Capita Income (\$) (1993)		17,497			.83		.87	
% below Poverty Level (1990)		14.0			1.37		1.07	
% Minority (1990)		37.3			1.66		1.90	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	600,000		200,000		0		800,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	5	20 / 46	0 / 0	0 / 0	N/A	545,000	873,376	3,133,544
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
19		81	0	83		0		17
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
57		0	57	1.3: 1		5.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		N/A		N/A		
Cost/Job, EDA (\$)		203		Cost/Job, RLF (\$)		271		

New York State Department of Economic Development									
Albany, NY					Project 01-49-03291.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 06/22/94		
YEAR OF GRANT		1993					Years to Distribute 2.7 years		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		5.8					.79		.85
Per Capita Income (\$) (1993)		32,215					1.35		1.60
% below Poverty Level (1990)		3.7					.29		.28
% Minority (1990)		13.2					.52		.67
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,500,000		0			0		2,500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	15	7 / 7	0 / 0	0 / 0	3.6	3,668,000	2,879,585	1,222,753	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		42		100	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
0		787		787	0.0: 1			0.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)		440			Cost/Job, RLF (\$)			440	

South Eastern Connecticut Enterprise Region									
Groton, CT					Project 01-49-03310.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		04/25/94	
YEAR OF GRANT		1993				Years to Distribute		2.1 years	
LOAN-TO-GRANT RATIO		1.5:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		6.9				1.01		1.01	
Per Capita Income (\$) (1993)		22,087				.82		1.10	
% below Poverty Level (1990)		6.4				.93		.49	
% Minority (1990)		8.2				.64		.42	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,000,000		0			333,334		1,333,334	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	26	8 /11	23 /23	12 /13	- 4.8	1,970,000	1,053,589	29,018,773	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
58		37		5	66		22		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
246		175		421	4.5: 1			14.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		9			1			1	
Cost/Job, EDA (\$)		1,188			Cost/Job, RLF (\$)			1,584	

Department of Business and Economic Development

Baltimore, MD

Project 01-49-03342.00

TYPE OF GRANT		Defense Adjustment		SCHEDULE		First Distribution from EDA		08/02/95	
YEAR OF GRANT		1994				Years to Distribute		Not yet distributed	
LOAN-TO-GRANT RATIO		0.8:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1994)		11.1				1.66		1.48	
Per Capita Income (\$) (1994)		20,040				.82		.95	
% below Poverty Level (1990)		21.9				2.65		1.67	
% Minority (1990)		60.9				2.10		3.10	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,500,000		500,000		0		2,000,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	2.3	1,500,000	2,139,276	1,225,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
17		50	33	17		83		0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
71		107	178	0.1: 1			0.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0		0		17			N/A		
Cost/Job, EDA (\$)		1,420		Cost/Job, RLF (\$)			1,893		

Rhode Island Economic Development Corporation

Providence, RI

Project 01-49-03343.00

TYPE OF GRANT	Defense Adjustment	SCHEDULE	First Distribution from EDA	12/02/94					
YEAR OF GRANT	1994		Years to Distribute	3.1 years					
LOAN-TO-GRANT RATIO	1.0:1		Up and Running	Yes					
			Produced Jobs	Yes					
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.						
Unemployment Rate (%) (1994)		9.5	1.06	1.27					
Per Capita Income (\$) (1994)		20,588	.97	.98					
% below Poverty Level (1990)		12.0	1.24	.91					
% Minority (1990)		12.1	1.43	.61					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,875,000		625,000		122,869		2,622,869		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	16	0 / 0	0 / 0	13 / N/A	1.8	2,622,869	2,803,097	1,183,000	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
8		54		38		30		28	42
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
75		403		478		0.0: 1		0.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
N/A		N/A		0		8			
Cost/Job, EDA (\$)		869		Cost/Job, RLF (\$)		1,216			

Baltimore County, Maryland								
Towson, MD				Project 01-49-03361.00				
TYPE OF GRANT		Defense Adjustment		SCHEDULE		First Distribution from EDA 07/29/96		
YEAR OF GRANT		1995				Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.7:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		6.8		1.10		.99		
Per Capita Income (\$) (1995)		25,868		1.03		1.19		
% below Poverty Level (1990)		5.5		.66		.42		
% Minority (1990)		15.0		.52		.76		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	650,000		250,000		0		900,000	
	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	4	0 / 0	0 / 0	0 / 0	1.8	650,000	935,700	75,000,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
38		0	62	0		100		0
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
983		831	1,814	0.0: 1		115.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		0		0		
Cost/Job, EDA (\$)			47	Cost/Job, RLF (\$)			65	

Mohawk Valley Economic Development District, Incorporated									
Mohawk, NY					Project 01-49-03362.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		08/17/95	
YEAR OF GRANT		1994				Years to Distribute		Not yet distributed	
LOAN-TO-GRANT RATIO		0.5:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		7.0			.81		.93		
Per Capita Income (\$) (1994)		18,206			.72		.86		
% below Poverty Level (1990)		11.9			.92		.91		
% Minority (1990)		7.4			.29		.38		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	978,233		0			301,613		1,279,846	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	5	0 / 0	20 / 19	0 / 0	0.4	612,853	1,295,923	3,199,977	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
19		81	0		100		0	0	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
56		100		156	0.0: 1		5.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)			1,414		Cost/Job, RLF (\$)			1,850	

Androscoggin Valley Council of Governments

Augusta, ME

Project 01-49-03403.00

TYPE OF GRANT	Defense Adjustment		SCHEDULE	First Distribution from EDA		08/09/95		
YEAR OF GRANT	1994			Years to Distribute		1.5 years		
LOAN-TO-GRANT RATIO	1.0:1			Up and Running		Yes		
				Produced Jobs		Yes		
COMMUNITY DISTRESS			Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1994)		7.0	.97		.93			
Per Capita Income (\$) (1994)		19,226	1.05		.91			
% below Poverty Level (1990)		10.2	.95		.78			
% Minority (1990)		1.3	.82		.07			
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	675,000		0		0		675,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	5	20/30	40/37	0/0	3.8	675,000	754,419	4,958,500
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
0		100	0	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
126		322	448	0.0: 1			7.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		1		0			0	
Cost/Job, EDA (\$)		181		Cost/Job, RLF (\$)			181	

Southern Maine Economic Development District

Augusta, ME

Project 01-49-03403.01

TYPE OF GRANT	Defense Adjustment	SCHEDULE	First Distribution from EDA	06/01/96					
YEAR OF GRANT	1994		Years to Distribute	Too recent					
LOAN-TO-GRANT RATIO	1.0:1		Up and Running	Yes					
			Produced Jobs	Yes					
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.						
Unemployment Rate (%) (1994)	5.4	.75	.72						
Per Capita Income (\$) (1994)	22,432	1.22	1.06						
% below Poverty Level (1990)	8.0	.74	.61						
% Minority (1990)	2.0	1.23	.10						
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	726,430		0		266,500		992,930		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	6	17 / 24	17 / 7	0 / 0	0.1	992,930	995,393	9,109,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
12		37		50		98		2	0
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
348		274		622		0.4: 1		9.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
1		9		0		17			
Cost/Job, EDA (\$)		336		Cost/Job, RLF (\$)		459			

Northern Maine Development Commission									
Augusta, ME					Project 01-49-03403.02				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		06/01/96	
YEAR OF GRANT		1994				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		1.1:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%)		(1994) 10.1			1.40		1.35		
Per Capita Income (\$)		(1994) 15,106			.82		.72		
% below Poverty Level		(1990) 14.5			1.34		1.10		
% Minority		(1990) 2.7			1.65		.14		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,297,000		0			220,000		1,517,000	
Financial Statistics	# of Loans	% of Loans Delinquent	% of Loans in Default	% of Loans Written Off	Average	Total	RLF Capital	Private-Sector	
		(# and \$)	(# and \$)	(# and \$)	% Growth of	Amount of	Base	Funds	
	10	0 / 0	10 / 16	10 / 5	apital Base	Loans (\$)	(\$)	(\$)	
1,516,792 18,146,000									
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
44		30		26	69		17		14
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
468		233		701	3.5: 1			10.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			11	
Cost/Job, EDA (\$)				537	Cost/Job, RLF (\$)				628

Eastern Maine Development Corporation								
Augusta, ME					Project 01-49-03403.03			
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 06/01/96	
YEAR OF GRANT		1994					Years to Distribute Too recent	
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1994)		6.2			.86		.83	
Per Capita Income (\$) (1994)		18,531			1.01		.88	
% below Poverty Level (1990)		11.9			1.11		.91	
% Minority (1990)		0.8			.47		.04	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	125,000		125,000		0		250,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	rivate-Sector Funds (\$)
	3	0 / 0	0 / 0	0 / 0	2.8	250,000	269,531	700,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)
70		0	30		30		70	0
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
17		32	49		0.0: 1		2.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0		0	
Cost/Job, EDA (\$)			541		Cost/Job, RLF (\$)		1,082	

Rural Development Center									
Princess Anne, MD					Project 01-49-03420.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA		06/01/97
YEAR OF GRANT		1996					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		1.2:1					Up and Running		Yes
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1996)		6.4			1.25		1.05		
Per Capita Income (\$) (1996)		19,168			.74		.85		
% below Poverty Level (1990)		11.6			1.41		.89		
% Minority (1990)		23.6			.81		1.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		2,950,000		750,000		0		3,700,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	0 / 0	7 / 7	0 / 0	N/A	4,266,655	5,350,127	37,361,366	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
38		62		0	95		0		5
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,087		0		1,087	0.0: 1		8.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
12		14			17		2		
Cost/Job, EDA (\$)		-749			Cost/Job, RLF (\$)		-940		

MVPC									
Haverhill, MA					Project 01-49-03491.00				
TYPE OF GRANT	Defense Adjustment				SCHEDULE	First Distribution from EDA		07/09/97	
YEAR OF GRANT	1995					Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO	0.3:1					Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		7.2			1.04			1.04	
Per Capita Income (\$) (1995)		25,195			.98			1.16	
% below Poverty Level (1990)		9.3			1.04			.71	
% Minority (1990)		7.9			.79			.40	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	678,358		0			334,000		1,012,358	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	6	0 / 0	17 / 31	0 / 0	N/A	325,000	1,012,358	3,335,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
23		77		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
50		20		70	0.0: 1			10.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			39	
Cost/Job, EDA (\$)		1,076			Cost/Job, RLF (\$)			1,606	

University of Rhode Island - GSO/OTC									
Narragansett, RI					Project 01-49-03504.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		09/18/97	
YEAR OF GRANT		1996				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.0:1				Up and Running		No	
						Produced Jobs		No	
COMMUNITY DISTRESS									
Unemployment Rate (%) (1996)		5.2			Ratio to State		Ratio to U.S.		
Per Capita Income (\$) (1996)		23,735			1.04		1.05		
% below Poverty Level (1990)		6.8			.71		.52		
% Minority (1990)		3.3			.40		.17		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,066,667		0			355,556		1,422,223	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	1,422,223	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		0		0	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)		No jobs			Cost/Job, RLF (\$)		No jobs		

City of Norfolk									
Norfolk, VA					Project 01-49-03642.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		06/11/98	
YEAR OF GRANT		1997				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.0:1				Up and Running		Too recent	
						Produced Jobs		Too recent	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		6.2				1.38		1.15	
Per Capita Income (\$) (1997)		19,405				.79		.82	
% below Poverty Level (1990)		19.3				1.89		1.47	
% Minority (1990)		43.3				1.92		2.20	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	300,000		110,000			0		410,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	410,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		0		0	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)		No jobs			Cost/Job, RLF (\$)		No jobs		

Grantee Profiles: Atlanta Region



Roane County, Tennessee								
Harriman, TN				Project 04-19-01455.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 08/30/76		
YEAR OF GRANT		1976				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		0.9:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1976)		10.3		1.23		1.21		
Per Capita Income (\$) (1976)		4,807		.96		.78		
% below Poverty Level (1990)		16.0		1.02		1.22		
% Minority (1990)		3.8		.22		.19		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	833,278		53,319		0		886,597	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	13	0 / 0	8 / 2	8 / 26	0.0	833,279	878,830	1,100,640
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
72		19	9	76		17		37
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
731		46	777	0.1: 1		1.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		7		2		6		
Cost/Job, EDA (\$)			4,716		Cost/Job, RLF (\$)		5,018	

Coastal Area District Development Authority									
Brunswick, GA					Project 04-19-01499.01				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 12/16/76		
YEAR OF GRANT		1976					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.5:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1976)		7.4			.86		.87		
Per Capita Income (\$) (1976)		4,982			.97		.81		
% below Poverty Level (1990)		14.3			.98		1.09		
% Minority (1990)		26.3			.91		1.34		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	5,747,444		0			0		5,747,444	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	N/A	N/A / N/A	N/A / N/A	N/A / N/A	3.5	20,273,988	10,177,104	50,968,771	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		2,858	0.0: 1		2.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)				-81	Cost/Job, RLF (\$)				-81

City of Lake City/Lake City Development Corporation									
Lake City, SC					Project 04-19-01720.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/22/79		
YEAR OF GRANT		1978					Years to Distribute Not yet distributed		
LOAN-TO-GRANT RATIO		0.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1978)		7.8			1.13		1.01		
Per Capita Income (\$) (1978)		4,944			.94		.73		
% below Poverty Level (1990)		20.1			1.31		1.53		
% Minority (1990)		39.2			1.27		1.99		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,200,000		0			25,000		1,225,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	18	0 / 0	22 / N/A	6 / 29	- 1.4	1,118,564	897,000	146,597	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
77		23	0		55		43	2	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
309		56	365		0.0: 1			0.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			15			9	
Cost/Job, EDA (\$)			12,397		Cost/Job, RLF (\$)			12,655	

South Delta Planning									
Greenville, MS					Project 04-19-01731.02				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 01/25/99		
YEAR OF GRANT		1997					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		3.9:1					Up and Running		Too recent
							Produced Jobs		Too recent
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		10.1			1.66		1.87		
Per Capita Income (\$) (1997)		16,195			.94		.69		
% below Poverty Level (1990)		33.8			1.34		2.57		
% Minority (1990)		58.5			1.60		2.98		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,570,000		250,000			0		1,820,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	75	0 / 0	1 / 0	4 / 2	N/A	7,067,505	3,554,314	13,350,132	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
36		51		13	37		60		3
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
818		1,005		1,823	0.0: 1			1.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
40		29			16			5	
Cost/Job, EDA (\$)				-821	Cost/Job, RLF (\$)			-951	

Commonwealth of Kentucky								
Frankfort, KY				Project 04-19-01885.01				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 04/28/80		
YEAR OF GRANT		1979				Years to Distribute 5.7 years		
LOAN-TO-GRANT RATIO		1.6:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1979)		3.9				.83 .55		
Per Capita Income (\$) (1979)		7,099				1.16 .96		
% below Poverty Level (1990)		10.9				.57 .83		
% Minority (1990)		8.3				1.05 .42		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	3,150,000		650,000		500,000		4,300,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	18	11 /12	22 /41	6 / 1	2.6	6,677,091	6,323,342	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
44		18	38	0		0	100	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		2,310	2,310	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0		1		
Cost/Job, EDA (\$)		313		Cost/Job, RLF (\$)		428		

Waccamaw Regional Planning Development Corporation								
Georgetown, SC				Project 04-19-03142.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 03/23/83		
YEAR OF GRANT		1982				Years to Distribute 2.9 years		
LOAN-TO-GRANT RATIO		2.7:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1982)		9.8		1.42		1.38		
Per Capita Income (\$) (1982)		6,943		.89		.68		
% below Poverty Level (1990)		20.2		1.32		1.54		
% Minority (1990)		43.7		1.41		2.22		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	650,000		216,666		2,084		868,750	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	24	0 / 0	13 / 6	21 / 24	- 2.1	2,330,650	588,104	6,925,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
57		27	10	88		3	3	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
525		242	767	0.8: 1			3.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
54		79		3			2	
Cost/Job, EDA (\$)			1,744	Cost/Job, RLF (\$)			2,331	

Pee Dee Regional Council of Governments									
Bennettsville, SC					Project 04-19-03195.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 07/09/86		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		0.0:1					Up and Running No		
							Produced Jobs No		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		19.3			1.79		1.99		
Per Capita Income (\$) (1984)		6,460			.71		.54		
% below Poverty Level (1990)		26.7			1.73		2.03		
% Minority (1990)		50.9			1.64		2.59		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	35,669		0			15,286		50,955	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	0.7	0	55,056	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
0		0	0		N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			No jobs		Cost/Job, RLF (\$)			No jobs	

Apalachee Regional Planning Council									
Blountstown, FL					Project 04-19-03362.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 02/20/86		
YEAR OF GRANT		1985					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		15.2			1.77		1.58		
Per Capita Income (\$) (1985)		8,777			.69		.70		
% below Poverty Level (1990)		17.1			1.35		1.31		
% Minority (1990)		19.3			1.14		.98		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,000,000		335,000			0		1,335,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	12	0 / 0	0 / 0	42 / 16	- 1.2	2,580,767	1,127,994	2,135,331	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
15		14		70	18		74		7
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
128		131		259	0.0: 1			0.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
39		10			3			6	
Cost/Job, EDA (\$)		4,860			Cost/Job, RLF (\$)			6,489	

East Central Planning Development District, Incorporated									
De Kalb, MS					Project 04-19-03591.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/20/89		
YEAR OF GRANT		1988					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1988)		15.7			1.34		2.24		
Per Capita Income (\$) (1988)		8,055			.78		.52		
% below Poverty Level (1990)		35.1			1.39		2.68		
% Minority (1990)		57.5			1.57		2.92		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	466,670		200,001			0		666,671	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	8	0 / 0	0 / 0	0 / 0	3.4	1,067,960	866,376	3,096,069	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		360	0.0: 1		2.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)		541			Cost/Job, RLF (\$)			773	

Golden Triangle Planning and Development District, I									
Ackerman, MS					Project 04-19-03606.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 12/21/88		
YEAR OF GRANT		1988					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1988)		14.3			1.22		2.04		
Per Capita Income (\$) (1988)		8,332			.81		.54		
% below Poverty Level (1990)		25.0			.99		1.91		
% Minority (1990)		30.7			.84		1.56		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,050,000		450,000			0		1,500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	0 / 0	0 / 0	0 / 0	- 4.8	2,711,500	797,908	12,000,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		1,139	1.6: 1		4.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			N/A			N/A	
Cost/Job, EDA (\$)				1,212	Cost/Job, RLF (\$)				1,732

Berkeley-Charleston-Dorchester Council of Governments								
Charleston, SC					Project 04-19-03706.00			
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 09/26/91		
YEAR OF GRANT		1990				Years to Distribute 4.5 years		
LOAN-TO-GRANT RATIO		1.6:1				Up and Running Yes		
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1990)		4.3			.96		.78	
Per Capita Income (\$) (1990)		15,530			1.11		.89	
% below Poverty Level (1990)		17.4			1.13		1.32	
% Minority (1990)		36.4			1.18		1.85	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,125,000		373,000		0		1,498,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	23	0 / 0	0 / 0	13 / 12	0.7	2,413,400	1,567,695	23,257,250
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
38		48	14	29		45	26	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
842		305	1,147	6.2: 1		9.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		10		15		
Cost/Job, EDA (\$)		400		Cost/Job, RLF (\$)		533		

South Carolina Jobs-Economic Development Authority								
Columbia, SC					Project 04-19-03729.00			
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 11/18/91	
YEAR OF GRANT		1990					Years to Distribute 3.0 years	
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1990)		3.6			.80		.65	
Per Capita Income (\$) (1990)		16,179			1.15		.93	
% below Poverty Level (1990)		13.8			.90		1.05	
% Minority (1990)		43.9			1.42		2.23	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	920,267		920,267		0		1,840,534	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	7	0 / 0	14 / 14	29 / 26	- 0.5	2,599,771	1,780,066	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
0		0	0	N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
60		0	60	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
6		14		N/A		N/A		
Cost/Job, EDA (\$)			7,472	Cost/Job, RLF (\$)		14,943		

Cumberland Valley ADD

London, KY

Project 04-19-04169.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	03/03/97
YEAR OF GRANT	1995		Years to Distribute	Too recent
LOAN-TO-GRANT RATIO	0.0:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1995) 12.1	1.95	1.75
Per Capita Income (\$)	(1995) 12,173	.68	.56
% below Poverty Level	(1990) 33.1	1.74	2.52
% Minority	(1990) 3.6	.46	.19

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	300,000		100,000		0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	1	0 / 0	0 / 0	0 / 0	N/A	10,000	400,918	950,000

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
0	100	0	100	0	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
60	0	60	24.9: 1	95.0: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
0	100		0	0	
Cost/Job, EDA (\$)	544		Cost/Job, RLF (\$)	725	

Lee-Russell Council of Governments

Opelika, AL

Project 04-19-04188.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	07/09/99
YEAR OF GRANT	1996		Years to Distribute	Too recent
LOAN-TO-GRANT RATIO	0.1:1		Up and Running	Too recent
			Produced Jobs	Too recent

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1996) 4.1	.68	.67
Per Capita Income (\$)	(1996) 16,994	.90	.75
% below Poverty Level	(1990) 24.9	1.36	1.90
% Minority	(1990) 25.5	.97	1.30

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	225,000		75,000		0		300,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	1	0 / 0	0 / 0	0 / 0	N/A	25,000	302,155	51,000

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
0	0	100	0	0	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
0	8	8	0.0: 1	2.0: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
0	0		0	0	
Cost/Job, EDA (\$)	-202		Cost/Job, RLF (\$)	-269	

Lower Chattahoochee Regional Development Corporation									
Columbus, GA					Project 04-19-69022.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 03/08/96			
YEAR OF GRANT		1995				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		1.0:1				Up and Running		Yes	
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		6.5			1.12		.94		
Per Capita Income (\$) (1995)		18,595			.92		.86		
% below Poverty Level (1990)		18.6			1.27		1.42		
% Minority (1990)		41.0			1.42		2.09		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		166,667			0		666,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	5	0 / 0	60 / 62	0 / 0	2.4	672,767	706,462	1,733,938	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
40		59		0		59		3	38
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
111		38		149		N/A: 1		2.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
40		48			0		18		
Cost/Job, EDA (\$)		370			Cost/Job, RLF (\$)		493		

Middle Georgia Regional Development Corporation									
Macon, GA					Project 04-19-69028.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 04/15/96		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.9:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		6.0			1.03		.87		
Per Capita Income (\$) (1995)		19,784			.98		.91		
% below Poverty Level (1990)		19.2			1.31		1.46		
% Minority (1990)		42.4			1.47		2.16		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,500,000		547,638			0		2,047,638	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	13	0 / 0	8 / 14	8 / 26	- 1.6	1,915,155	1,966,469	6,124,180	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)	
14		86		0		21		46 33	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
225		0		225		0.0: 1		3.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			21		0		
Cost/Job, EDA (\$)			1,397			Cost/Job, RLF (\$)		1,907	

City of Albany								
Albany, GA				Project 04-19-69032.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 05/30/96		
YEAR OF GRANT		1995				Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		0.8:1				Up and Running		Yes
						Produced Jobs		Yes
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		9.2		1.59		1.33		
Per Capita Income (\$) (1995)		17,362		.86		.80		
% below Poverty Level (1990)		24.5		1.67		1.86		
% Minority (1990)		51.2		1.77		2.61		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,000,000		650,000		0		1,650,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	30	0 / 0	50 / 33	0 / 0	1.0	1,336,756	1,688,220	1,000,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
12		73	14	0		68	32	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
42		36	78	0.0: 1		0.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
51		22		89		32		
Cost/Job, EDA (\$)			1,881	Cost/Job, RLF (\$)			3,104	

Middle Flint Regional Development Center									
Americus, GA					Project 04-19-69038.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 08/04/98			
YEAR OF GRANT		1995				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		1.0:1				Up and Running		Too recent	
						Produced Jobs		Too recent	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		7.7				1.33		1.12	
Per Capita Income (\$) (1995)		15,765				.78		.73	
% below Poverty Level (1990)		24.9				1.70		1.89	
% Minority (1990)		47.6				1.64		2.42	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	195,000		65,000			0		260,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	1	0 / 0	0 / 0	0 / 0	N/A	260,000	263,805	1,291,641	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
100		0		0	0		0		100
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
116		0		116	0.0: 1		5.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
73		94			N/A		N/A		
Cost/Job, EDA (\$)			65		Cost/Job, RLF (\$)			87	

Alabama-Tombigbee Regional Commission

Camden, AL

Project 04-19-69048.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	04/01/96							
YEAR OF GRANT	1995		Years to Distribute	Too recent							
LOAN-TO-GRANT RATIO	0.7:1		Up and Running	Yes							
			Produced Jobs	Yes							
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.								
Unemployment Rate (%) (1995)	10.6	1.39	1.54								
Per Capita Income (\$) (1995)	14,357	.80	.66								
% below Poverty Level (1990)	29.7	1.62	2.27								
% Minority (1990)	42.4	1.61	2.16								
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant		Other		Total				
	300,000		100,000		0		400,000				
	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)			
	4	0 / 0	0 / 0	0 / 0	2.1	287,000	420,327	750,544			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
12		88		0		78		22		0	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage		
12		28		40		0.0: 1			2.6: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0			0			0			0		
Cost/Job, EDA (\$)			893			Cost/Job, RLF (\$)			1,191		

Southeast Alabama Regional Planning and Development Commission

Dothan, AL

Project 04-19-69052.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	02/09/96					
YEAR OF GRANT	1995		Years to Distribute	Too recent					
LOAN-TO-GRANT RATIO	1.0:1		Up and Running	Yes					
			Produced Jobs	Yes					
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.						
Unemployment Rate (%) (1995)	7.2	.95	1.04						
Per Capita Income (\$) (1995)	18,502	1.03	.85						
% below Poverty Level (1990)	16.5	.90	1.26						
% Minority (1990)	24.1	.91	1.22						
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	750,000		250,000		0		1,000,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	17	0 / 0	0 / 0	0 / 0	0.4	971,733	1,009,971	5,682,576	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
33		67		0		35		21	44
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
209		172		381		N/A: 1		5.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
39		45			0		10		
Cost/Job, EDA (\$)		315			Cost/Job, RLF (\$)		420		

Lee-Russell Council of Governments									
Opelika, AL					Project 04-19-69062.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		09/20/99	
YEAR OF GRANT		1995				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.0:1				Up and Running		Too recent	
					Produced Jobs		Too recent		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		7.9			1.04		1.14		
Per Capita Income (\$) (1995)		14,756			.82		.68		
% below Poverty Level (1990)		20.4			1.11		1.55		
% Minority (1990)		39.2			1.49		2.00		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	150,000		50,000			0		200,000	
Financial Statistics	# of Loans	% of Loans Delinquent	% of Loans in Default	% of Loans Written Off	Average % Growth of	Total Amount of	RLF Capital Base	Private-Sector Funds	
		(# and \$)	(# and \$)	(# and \$)	Capital Base	Loans (\$)	(\$)	(\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	200,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		0		0	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)		No jobs			Cost/Job, RLF (\$)		No jobs		

East Alabama Regional Planning and Development Commission									
Anniston, AL					Project 04-19-69065.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 08/19/98		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.2:1					Up and Running Too recent		
							Produced Jobs Too recent		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		9.1			1.20		1.32		
Per Capita Income (\$) (1995)		16,844			.94		.78		
% below Poverty Level (1990)		15.7			.85		1.19		
% Minority (1990)		19.9			.76		1.01		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	300,000		97,450			0		397,450	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	N/A	95,000	401,289	200,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
21		79		0	0		79		21
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
5		0		5	0.0: 1			2.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			0			21	
Cost/Job, EDA (\$)				2,630	Cost/Job, RLF (\$)			3,485	

Neuse River Council of Governments									
New Bern, NC					Project 04-39-01732.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 03/08/85			
YEAR OF GRANT		1985				Years to Distribute .8 years			
LOAN-TO-GRANT RATIO		4.2:1				Up and Running Yes			
					Produced Jobs Yes				
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1985)		7.7			.87		.80		
Per Capita Income (\$) (1985)		10,077			.96		.80		
% below Poverty Level (1990)		13.6			1.05		1.04		
% Minority (1990)		28.4			1.16		1.44		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	961,000		83,000			0		1,044,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	49	6 / 7	0 / 0	4 / 5	0.7	4,357,000	1,146,000	10,735,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
26		54		20	29		19		48
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
739		409		1,148	0.0: 1			2.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
28		21			8			23	
Cost/Job, EDA (\$)		590			Cost/Job, RLF (\$)			640	

Central Savannah River Area Regional Development Center									
Augusta, GA					Project 04-39-01849.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/01/79		
YEAR OF GRANT		1979					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		5.8:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1979)		7.3			1.06		1.03		
Per Capita Income (\$) (1979)		5,978			.96		.81		
% below Poverty Level (1990)		18.2			1.24		1.39		
% Minority (1990)		45.0			1.56		2.29		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,000,000		0			0		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	70	0 / 0	0 / 0	0 / 0	2.8	5,794,118	1,536,293	7,081,700	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		1,551	0.0: 1		1.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)		166			Cost/Job, RLF (\$)		166		

Green River Area Development District								
Owensboro, KY					Project 04-39-01852.00			
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 10/15/79		
YEAR OF GRANT		1979				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.8:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1979)		4.8			1.02		.68	
Per Capita Income (\$) (1979)		6,449			1.06		.87	
% below Poverty Level (1990)		15.5			.81		1.18	
% Minority (1990)		4.4			.55		.22	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	525,000		225,000		0		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	N/A	N/A /N/A	N/A /N/A	N/A /N/A	- 0.4	2,849,654	687,242	N/A
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A	N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	400	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		N/A		N/A		
Cost/Job, EDA (\$)			4,707	Cost/Job, RLF (\$)			6,725	

North Carolina Department of Commerce										
Raleigh, NC					Project 04-39-01907.00					
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 11/01/79				
YEAR OF GRANT		1979				Years to Distribute N/A				
LOAN-TO-GRANT RATIO		2.8:1				Up and Running Yes				
						Produced Jobs Yes				
COMMUNITY DISTRESS										
Unemployment Rate (%) (1979)					3.6		Ratio to State		Ratio to U.S.	
Per Capita Income (\$) (1979)					7,471		.61		.51	
% below Poverty Level (1990)					8.4		1.23		1.01	
% Minority (1990)					23.3		.65		.64	
							.96		1.19	
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	417,677		179,004			0		596,681		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)		
	22	0 / 0	0 / 0	0 / 0	0.0	1,700,000	600,396	N/A		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
N/A		N/A		N/A	N/A		N/A		N/A	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage			
N/A		N/A		5,835	N/A: 1		N/A: 1			
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
N/A		N/A			N/A		N/A			
Cost/Job, EDA (\$)		250			Cost/Job, RLF (\$)		358			

South Georgia Regional Development Commission									
Valdosta, GA					Project 04-39-02010.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/19/80		
YEAR OF GRANT		1980					Years to Distribute 4.9 years		
LOAN-TO-GRANT RATIO		4.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		5.1			.89		.84		
Per Capita Income (\$) (1980)		6,163			.88		.74		
% below Poverty Level (1990)		19.9			1.36		1.52		
% Minority (1990)		33.5			1.16		1.70		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,300,000		233,333			13,094		1,546,427	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	96	2 / 1	0 / 0	11 / 12	1.4	6,870,703	1,924,802	12,322,711	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
28		62		10	54		30		16
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
1,747		433		2,180	0.2: 1			1.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
23		26			4			3	
Cost/Job, EDA (\$)		323			Cost/Job, RLF (\$)			384	

City of Louisville								
Louisville, KY					Project 04-39-02036.01			
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/24/81	
YEAR OF GRANT		1980					Years to Distribute N/A	
LOAN-TO-GRANT RATIO		3.1:1					Up and Running Yes	
							Produced Jobs Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1980)		5.1			.98		.84	
Per Capita Income (\$) (1980)		8,468			1.25		1.02	
% below Poverty Level (1990)		13.7			.72		1.05	
% Minority (1990)		18.1			2.28		.92	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,050,000		300,000		0		1,350,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	135	4 / 6	12 / 12	15 / 13	2.3	4,208,790	1,886,637	24,334,757
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
28		47	25	32		43	25	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		591	591	0.4: 1		5.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		12		7		
Cost/Job, EDA (\$)		703		Cost/Job, RLF (\$)		904		

Memphis Area Association of Governments									
Memphis, TN					Project 04-39-02059.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA			01/09/81
YEAR OF GRANT		1980				Years to Distribute			N/A
LOAN-TO-GRANT RATIO		2.4:1				Up and Running			Yes
						Produced Jobs			Yes
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1980)		5.3			.91		.87		
Per Capita Income (\$) (1980)		7,993			1.16		.96		
% below Poverty Level (1990)		18.3			1.17		1.40		
% Minority (1990)		45.0			2.65		2.29		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	626,137		0			0		626,137	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	36	0 / 0	3 / 2	28 / 32	0.5	1,503,606	679,715	N/A	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
N/A		N/A		N/A		N/A		N/A	N/A
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
N/A		N/A		413		N/A: 1		N/A: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			3,769			Cost/Job, RLF (\$)			3,769

Northeast Mississippi Planning and Development District									
Booneville, MS					Project 04-39-02061.03				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/06/81		
YEAR OF GRANT		1980					Years to Distribute		N/A
LOAN-TO-GRANT RATIO		3.8:1					Up and Running		Yes
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1980)		6.3			.89		1.03		
Per Capita Income (\$) (1980)		4,766			.82		.57		
% below Poverty Level (1990)		21.5			.85		1.64		
% Minority (1990)		12.0			.33		.61		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,600,000		0			0		2,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	110	0 / 0	0 / 0	0 / 0	2.3	7,610,500	2,817,960	15,010,830	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		1,721	0.0: 1		2.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		N/A		
Cost/Job, EDA (\$)				357	Cost/Job, RLF (\$)			447	

North Georgia Regional Development Center								
Dalton, GA					Project 04-39-02062.00			
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 12/18/80		
YEAR OF GRANT		1980				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		5.4:1				Up and Running Yes		
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1980)		5.5			.96		.90	
Per Capita Income (\$) (1980)		7,177			1.03		.87	
% below Poverty Level (1990)		11.1			.76		.85	
% Minority (1990)		6.6			.23		.33	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	402,500		172,500		0		575,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	65	0 / 0	0 / 0	0 / 0	3.3	3,124,966	916,510	9,573,161
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A	N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	712	0.0: 1		3.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0		0		
Cost/Job, EDA (\$)			1,388	Cost/Job, RLF (\$)		1,983		

Buffalo Trace ADD								
Maysville, KY					Project 04-39-02063.01			
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 12/11/80		
YEAR OF GRANT		1980				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.3:1				Up and Running Yes		
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1980)		4.0			.77		.66	
Per Capita Income (\$) (1980)		6,138			.90		.74	
% below Poverty Level (1990)		20.3			1.07		1.55	
% Minority (1990)		8.0			1.01		.41	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,050,000		0		0		1,150,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	69	0 / 0	0 / 0	0 / 0	0.1	3,737,749	1,162,881	8,464,800
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A	N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	1,302	0.0: 1		2.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0		0		
Cost/Job, EDA (\$)		631		Cost/Job, RLF (\$)		691		

South East Alabama Self Help Association, Inc.											
Tuskegee, AL					Project 04-39-03103.01						
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		12/20/82			
YEAR OF GRANT		1982				Years to Distribute		1.1 years			
LOAN-TO-GRANT RATIO		3.8:1				Up and Running		Yes			
						Produced Jobs		Yes			
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.			
Unemployment Rate (%) (1982)		8.8			1.00		1.24				
Per Capita Income (\$) (1982)		5,393			.68		.53				
% below Poverty Level (1990)		34.5			1.88		2.63				
% Minority (1990)		86.3			3.27		4.39				
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant			Other		Total			
	600,000		80,866			0		680,866			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)			
	153	3 / 3	3 / 6	18 / 18	- 1.2	2,556,907	556,096	1,203,935			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)							
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
17		73		9		N/A		N/A		N/A	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage			
304		457		761		0.0: 1		0.5: 1			
% of Jobs to Minority Workers			% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
59			12			90			5		
Cost/Job, EDA (\$)				773		Cost/Job, RLF (\$)				877	

UDI Community Development Corporation									
Durham, NC					Project 04-39-03110.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/23/83		
YEAR OF GRANT		1982					Years to Distribute 1.7 years		
LOAN-TO-GRANT RATIO		2.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1982)		5.0					.76		.70
Per Capita Income (\$) (1982)		9,663					1.17		.95
% below Poverty Level (1990)		11.9					.92		.91
% Minority (1990)		39.7					1.63		2.02
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	400,000		0			0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	rivate-Sector Funds (\$)	
	33	0 / 0	3 / 5	39 / 37	- 2.2	858,025	263,381	2,600,427	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
14		54		32	10		44		45
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
126		130		256	0.0: 1			3.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
57		30			90			20	
Cost/Job, EDA (\$)			3,244		Cost/Job, RLF (\$)			3,244	

East Tennessee Development District									
Knoxville, TN					Project 04-39-03208.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/05/84		
YEAR OF GRANT		1983					Years to Distribute 3.6 years		
LOAN-TO-GRANT RATIO		2.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		7.4					.81		.97
Per Capita Income (\$) (1983)		10,057					1.09		.89
% below Poverty Level (1990)		14.1					.90		1.07
% Minority (1990)		10.1					.60		.51
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	562,000		0			188,000		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	0 / 0	0 / 0	7 / 11	- 0.9	1,848,190	661,655	10,261,937	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		100	0		79		21	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
536		103	639		2.0: 1			5.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
1		12			0			0	
Cost/Job, EDA (\$)			1,429		Cost/Job, RLF (\$)			1,907	

Purchase Area Development District									
Mayfield, KY					Project 04-39-03279.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/23/85		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		14.8			1.40		1.53		
Per Capita Income (\$) (1984)		9,159			.96		.77		
% below Poverty Level (1990)		16.9			.89		1.28		
% Minority (1990)		4.6			.58		.23		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	912,930		0			0		1,200,333	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	40	0 / 0	0 / 0	0 / 0	3.2	3,910,424	1,708,313	36,195,856	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
258		2		260	0.0: 1		9.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			0		0		
Cost/Job, EDA (\$)		1,255			Cost/Job, RLF (\$)		1,650		

Southeast Tennessee Development District									
Chattanooga, TN					Project 04-39-03290.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 10/07/85		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		10.1			.86		1.04		
Per Capita Income (\$) (1984)		11,137			1.15		.94		
% below Poverty Level (1990)		13.1			.84		1.00		
% Minority (1990)		20.3			1.20		1.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,050,000		217,000			500,000		1,767,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	98	3 / 2	2 / 1	18 / 13	0.9	5,018,400	1,972,400	23,943,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
44		46		8	67		14		16
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
1,804		146		1,950	0.1: 1			4.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			6			15	
Cost/Job, EDA (\$)		380			Cost/Job, RLF (\$)			640	

Three Rivers Planning and Development District, Incorporated								
Pontotoc, MS				Project 04-39-03291.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 08/06/85		
YEAR OF GRANT		1984				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		4.5:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		12.5		1.14		1.29		
Per Capita Income (\$) (1984)		7,462		.90		.63		
% below Poverty Level (1990)		17.3		.68		1.31		
% Minority (1990)		15.2		.42		.77		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	840,000		360,000		0		1,200,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	63	0 / 0	0 / 0	0 / 0	6.9	5,417,968	2,285,433	18,257,699
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A	N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	1,969	0.0: 1		3.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0		0		
Cost/Job, EDA (\$)			158	Cost/Job, RLF (\$)			225	

Southwestern North Carolina Planning and Economic Development Commission

Bryson City, NC

Project 04-39-03292.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	09/24/85				
YEAR OF GRANT	1984			Years to Distribute	N/A				
LOAN-TO-GRANT RATIO	3.4:1			Up and Running	Yes				
				Produced Jobs	Yes				
COMMUNITY DISTRESS		Ratio to State		Ratio to U.S.					
Unemployment Rate (%) (1984)		20.6	2.29	2.12					
Per Capita Income (\$) (1984)		6,216	.64	.52					
% below Poverty Level (1990)		27.6	2.13	2.10					
% Minority (1990)		29.1	1.19	1.48					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other	Total			
	560,000		240,000		0	800,000			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	33	0 / 0	0 / 0	0 / 0	4.7	2,686,000	1,284,350	13,467,225	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
N/A		N/A		N/A		N/A		N/A	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
N/A		N/A		619		0.4: 1		5.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)		605			Cost/Job, RLF (\$)		864		

Upper Cumberland Development District

Cookeville, TN

Project 04-39-03304.03

TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA		03/25/85	
YEAR OF GRANT		1984				Years to Distribute		7.2 years	
LOAN-TO-GRANT RATIO		2.4:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1984)		16.1		1.36			1.66		
Per Capita Income (\$) (1984)		8,292		.86			.70		
% below Poverty Level (1990)		16.6		1.06			1.26		
% Minority (1990)		3.3		.19			.17		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,528,200		1,010,000		40,000		2,578,200		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	64	0 / 0	0 / 0	3 / 1	2.9	6,175,004	3,599,644	14,836,494	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
39		55	7		77		6	17	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
1,890		860	2,750		0.0: 1		2.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		36			0		17		
Cost/Job, EDA (\$)		213			Cost/Job, RLF (\$)		360		

Greater Nashville Regional Council for MADC									
Nashville-Davidson, TN					Project 04-39-03309.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/30/86		
YEAR OF GRANT		1985					Years to Distribute 8.6 years		
LOAN-TO-GRANT RATIO		1.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		6.8					.59		.71
Per Capita Income (\$) (1985)		12,588					1.22		1.00
% below Poverty Level (1990)		13.0					.83		.99
% Minority (1990)		25.2					1.48		1.28
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,025,000		18,760			673,283		1,717,043	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	51	0 / 0	6 / 5	10 / 11	- 0.1	3,149,504	1,702,443	11,370,600	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
49		44		6	46		31		22
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
690		53		743	0.0: 1			3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			14			16	
Cost/Job, EDA (\$)			1,106		Cost/Job, RLF (\$)			1,853	

North Central Planning and Development District									
Winona, MS					Project 04-39-03310.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/02/86		
YEAR OF GRANT		1985					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		21.0			1.67		2.19		
Per Capita Income (\$) (1985)		7,111			.83		.57		
% below Poverty Level (1990)		34.0			1.35		2.59		
% Minority (1990)		44.1			1.21		2.24		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	466,900		200,100			0		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	28	0 / 0	0 / 0	0 / 0	4.3	2,275,460	1,026,339	6,544,453	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		883	0.0: 1		2.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)		299			Cost/Job, RLF (\$)		427		

City of Columbia									
Columbia, SC					Project 04-39-03312.02				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		04/22/86	
YEAR OF GRANT		1985				Years to Distribute		7.5 years	
LOAN-TO-GRANT RATIO		2.5:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		6.5			.65		.68		
Per Capita Income (\$) (1985)		11,042			1.13		.88		
% below Poverty Level (1990)		13.8			.90		1.05		
% Minority (1990)		43.9			1.42		2.23		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	850,000		515,000			0		1,365,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	57	0 / 0	5 / 1	7 / 8	3.3	3,458,893	1,929,444	12,012,678	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
46		54		6	6		45		55
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
349		55		404	0.0: 1			3.5: 1	
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
30			36		23			19	
Cost/Job, EDA (\$)				787	Cost/Job, RLF (\$)				1,264

FIVCO Area Development District									
Catlettsburg, KY					Project 04-39-03316.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 10/28/85		
YEAR OF GRANT		1985					Years to Distribute 5.7 years		
LOAN-TO-GRANT RATIO		2.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		17.7			1.51		1.84		
Per Capita Income (\$) (1985)		11,129			1.13		.89		
% below Poverty Level (1990)		16.5			.87		1.26		
% Minority (1990)		2.8			.35		.14		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		266,666			0		1,066,666	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	41	2 / 2	24 / 20	12 / 8	3.0	2,680,661	1,484,801	9,902,557	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
53		31		15	35		60		6
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
638		209		847	2.1: 1			3.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			7			1	
Cost/Job, EDA (\$)				379	Cost/Job, RLF (\$)			506	

Gateway ADD									
Owingsville, KY					Project 04-39-03321.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 04/23/86			
YEAR OF GRANT		1985				Years to Distribute N/A			
LOAN-TO-GRANT RATIO		2.8:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1985)		15.3			1.31		1.59		
Per Capita Income (\$) (1985)		6,579			.67		.52		
% below Poverty Level (1990)		27.3			1.43		2.08		
% Minority (1990)		3.1			.39		.16		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	466,900		200,100		0		667,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	N/A	N/A /N/A	N/A /N/A	N/A /N/A	2.5	1,837,839	876,761	11,060,650	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	533		0.0: 1		6.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)			691		Cost/Job, RLF (\$)			988	

North Delta Planning and Development District, Incorporated									
Clarksdale, MS					Project 04-39-03389.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/08/87		
YEAR OF GRANT		1986					Years to Distribute 2.7 years		
LOAN-TO-GRANT RATIO		2.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		17.7			1.64		2.36		
Per Capita Income (\$) (1986)		6,615			.70		.48		
% below Poverty Level (1990)		56.8			2.25		4.33		
% Minority (1990)		75.6			2.07		3.85		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	375,000		125,000			0		500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	21	0 / 0	10 /12	10 /12	2.3	1,219,064	624,223	5,167,328	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
53		43		4	89		9		2
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
502		23		525	1.6: 1		4.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
56		0			17		5		
Cost/Job, EDA (\$)		515			Cost/Job, RLF (\$)		687		

Jefferson County, Alabama and City of Birmingham, Alabama									
Birmingham, AL					Project 04-39-03391.02				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		09/08/87	
YEAR OF GRANT		1986				Years to Distribute		4.9 years	
LOAN-TO-GRANT RATIO		2.1:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		9.8			.88		1.31		
Per Capita Income (\$) (1986)		12,857			1.19		.93		
% below Poverty Level (1990)		16.0			.87		1.22		
% Minority (1990)		35.9			1.36		1.82		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	920,690		1,300,000			0		2,220,690	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	47	4 / 2	17 / 9	9 / 8	3.4	4,666,238	3,047,697	39,635,040	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
27		64		9	44		28		28
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
724		223		947	0.8: 1			8.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
44		28			22			13	
Cost/Job, EDA (\$)				184	Cost/Job, RLF (\$)			444	

Catawba Regional Planning Council									
Rock Hill, SC					Project 04-39-03395.03				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/04/87		
YEAR OF GRANT		1986					Years to Distribute 6.0 years		
LOAN-TO-GRANT RATIO		2.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		13.3			1.87		1.77		
Per Capita Income (\$) (1986)		9,231			.85		.67		
% below Poverty Level (1990)		16.8			1.09		1.28		
% Minority (1990)		40.7			1.31		2.07		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,225,000		650,000			150,000		2,025,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	44	0 / 0	2 / 5	5 / 3	2.1	4,456,599	2,510,511	38,669,100	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
60		40		0	62		16		22
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
594		0		594	0.4: 1		8.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
28		41			10		2		
Cost/Job, EDA (\$)		982			Cost/Job, RLF (\$)		1,623		

Southwest Tennessee Development District

Jackson, TN

Project 04-39-03396.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	01/19/88
YEAR OF GRANT	1986		Years to Distribute	5.7 years
LOAN-TO-GRANT RATIO	1.4:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1986)	15.5	1.80	2.07
Per Capita Income (\$) (1986)	8,519	.74	.62
% below Poverty Level (1990)	20.3	1.29	1.54
% Minority (1990)	6.7	.39	.34

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	440,001		0		217,596		657,597	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	8	0 / 0	13 / 17	38 / 45	- 2.0	917,617	516,854	14,238,838

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
19	49	33	100	0	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
436	287	723	3.9: 1		15.5: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
25		34	11		0
Cost/Job, EDA (\$)		646	Cost/Job, RLF (\$)		965

South Central Tennessee Development District

Columbia, TN

Project 04-39-03397.01

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	11/09/87
YEAR OF GRANT	1986		Years to Distribute	5.2 years
LOAN-TO-GRANT RATIO	1.7:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1986)	8.7	1.01	1.16
Per Capita Income (\$) (1986)	10,550	.92	.76
% below Poverty Level (1990)	13.2	.84	1.01
% Minority (1990)	16.1	.95	.82

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	800,000		1,550		485,950		1,287,500	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	36	14 / 9	6 / 4	11 / 8	2.0	2,217,500	1,567,902	7,629,885

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
52	47	1	97	3	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
546	8	554	0.7: 1		3.4: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
16		38	11		10
Cost/Job, EDA (\$)		831	Cost/Job, RLF (\$)		1,338

Cumberland Valley ADD									
London, KY					Project 04-39-03404.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		08/21/87	
YEAR OF GRANT		1986				Years to Distribute		3.7 years	
LOAN-TO-GRANT RATIO		2.2:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		14.5			1.56		1.93		
Per Capita Income (\$) (1986)		8,534			.77		.62		
% below Poverty Level (1990)		33.1			1.74		2.52		
% Minority (1990)		3.6			.46		.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		350,000			0		1,150,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	47	2 / 4	13 / 14	9 / 13	- 0.5	2,550,734	1,084,629	24,426,003	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
25		91		4	83		30		7
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
1,744		337		2,081	4.4: 1			9.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		5			0			0	
Cost/Job, EDA (\$)		327			Cost/Job, RLF (\$)			470	

Lake Cumberland ADD									
Russell Springs, KY					Project 04-39-03468.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/20/88		
YEAR OF GRANT		1987					Years to Distribute 2.0 years		
LOAN-TO-GRANT RATIO		2.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS									
Unemployment Rate (%) (1987)				10.7		Ratio to State		Ratio to U.S.	
Per Capita Income (\$) (1987)				8,087		.13		1.49	
% below Poverty Level (1990)				25.6		.70		.55	
% Minority (1990)				0.9		1.35		1.95	
						.11		.04	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	850,000		250,000			150,000		1,250,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	34	3 / 3	0 / 0	21 / 15	0.1	3,096,100	1,256,722	25,518,506	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
48		43		10	76		7		17
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
486		251		737	1.5: 1			8.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
3		59			3			6	
Cost/Job, EDA (\$)		970			Cost/Job, RLF (\$)			1,427	

Georgia Mountains Regional Development Commission									
Gainesville, GA					Project 04-39-03469.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		06/19/87	
YEAR OF GRANT		1987				Years to Distribute		.5 years	
LOAN-TO-GRANT RATIO		2.7:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		9.5			1.46		1.32		
Per Capita Income (\$) (1987)		10,223			.78		.70		
% below Poverty Level (1990)		17.0			1.16		1.29		
% Minority (1990)		12.6			.44		.64		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			250,000		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	23	0 / 0	0 / 0	0 / 0	4.4	1,999,972	1,119,273	4,125,381	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
50		42		8	27		28		46
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
313		113		426	0.0: 1			2.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			15	
Cost/Job, EDA (\$)		560			Cost/Job, RLF (\$)			841	

Kerr-Tar Regional Council of Governments									
Henderson, NC					Project 04-39-03479.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/27/89		
YEAR OF GRANT		1987					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		8.2			1.52		1.14		
Per Capita Income (\$) (1987)		10,144			.80		.69		
% below Poverty Level (1990)		19.6			1.51		1.50		
% Minority (1990)		45.7			1.87		2.32		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	466,667		200,000			0		666,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	N/A	N/A /N/A	N/A /N/A	N/A /N/A	6.3	1,919,329	1,063,309	6,245,040	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		433	0.0: 1		3.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		N/A		
Cost/Job, EDA (\$)				131	Cost/Job, RLF (\$)			188	

Lincoln Trail ADD								
Elizabethtown, KY				Project 04-39-03494.00				
TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA		10/27/89	
YEAR OF GRANT		1987			Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		2.3:1			Up and Running		Yes	
					Produced Jobs		N/A	
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		7.0		.74		.97		
Per Capita Income (\$) (1987)		11,788		1.02		.80		
% below Poverty Level (1990)		13.5		.71		1.03		
% Minority (1990)		15.0		1.88		.76		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	466,667		200,000		0		666,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	N/A	N/A /N/A	N/A /N/A	N/A /N/A	2.1	1,536,493	788,604	6,682,205
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A	N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	N/A	0.0: 1		4.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		N/A		N/A		
Cost/Job, EDA (\$)			No job info.	Cost/Job, RLF (\$)		No job info.		

Lower Savannah Council Of Governments									
Aiken, SC					Project 04-39-03526.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 09/22/89			
YEAR OF GRANT		1987				Years to Distribute N/A			
LOAN-TO-GRANT RATIO		1.4:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		6.3			.93		.88		
Per Capita Income (\$) (1987)		13,401			1.15		.91		
% below Poverty Level (1990)		14.0			.91		1.07		
% Minority (1990)		25.0			.81		1.27		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			500,000		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	14	0 / 0	7 / 4	21 / 32	- 1.9	1,420,000	825,583	4,045,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
50		39		11	78		22		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
415		130		545	0.8: 1			2.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			19			1	
Cost/Job, EDA (\$)		818			Cost/Job, RLF (\$)			1,635	

Upper Savannah Council Of Governments									
Greenwood, SC					Project 04-39-03542.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 07/26/88			
YEAR OF GRANT		1988				Years to Distribute 5.1 years			
LOAN-TO-GRANT RATIO		1.6:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		8.4			1.35		1.20		
Per Capita Income (\$) (1988)		12,283			1.00		.80		
% below Poverty Level (1990)		15.4			1.00		1.17		
% Minority (1990)		31.0			1.00		1.58		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	500,000			0		500,000		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	24	0 / 0	13 / 13	8 / 12	0.3	1,620,500	1,026,500	5,157,400	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
48		37		15	100		0	0	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
363		42		405	0.7: 1			3.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
45		25			0			0	
Cost/Job, EDA (\$)			1,013		Cost/Job, RLF (\$)			2,026	

East Alabama Regional Planning and Development Commission									
Anniston, AL					Project 04-39-03570.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/27/89		
YEAR OF GRANT		1988					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.7:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1988)		9.6			.98		1.37		
Per Capita Income (\$) (1988)		12,173			1.00		.79		
% below Poverty Level (1990)		15.7			.85		1.19		
% Minority (1990)		19.9			.76		1.01		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	499,806		265,594			0		765,400	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	13 / 12	7 / 10	0 / 0	2.1	1,291,000	912,380	7,097,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
48		30		22	46		50		4
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
212		64		276	0.8: 1		5.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
17		30			8		6		
Cost/Job, EDA (\$)		950			Cost/Job, RLF (\$)		1,455		

Santee-Lynches Regional Development Commission									
Sumter, SC					Project 04-39-03571.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 09/12/89			
YEAR OF GRANT		1988				Years to Distribute 2.8 years			
LOAN-TO-GRANT RATIO		2.2:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		8.3			1.34		1.19		
Per Capita Income (\$) (1988)		9,865			.80		.64		
% below Poverty Level (1990)		20.6			1.34		1.57		
% Minority (1990)		44.6			1.44		2.27		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		500,000		0		1,000,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	19	0 / 0	5 / 3	0 / 0	3.6	2,231,083	1,325,684	6,332,263	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
62		32		6	42		14		27
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
524		170		694	3.2: 1			2.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
17		20			18			8	
Cost/Job, EDA (\$)		282			Cost/Job, RLF (\$)			564	

South Carolina Jobs-Economic Development									
Columbia, SC					Project 04-39-03632.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/28/90		
YEAR OF GRANT		1989					Years to Distribute Not yet distributed		
LOAN-TO-GRANT RATIO		0.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		7.0			1.31		1.12		
Per Capita Income (\$) (1989)		10,592			.81		.65		
% below Poverty Level (1990)		20.6			1.34		1.57		
% Minority (1990)		58.5			1.89		2.98		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	150,000		0			110,005		260,005	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	3	0 / 0	0 / 0	0 / 0	0.6	95,683	272,936	223,802	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)	
69		31		0		31		24 46	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
102		0		102		0.0: 1		2.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		46			46			69	
Cost/Job, EDA (\$)		768			Cost/Job, RLF (\$)			1,331	

CMPDD, Incorporated								
Jackson, MS				Project 04-39-03644.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 09/18/90		
YEAR OF GRANT		1989				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.3:1				Up and Running Yes		
				Produced Jobs			Yes	
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1989)		7.2		.71			1.14	
Per Capita Income (\$) (1989)		13,610		1.25			.84	
% below Poverty Level (1990)		21.2		.84			1.62	
% Minority (1990)		51.6		1.41			2.63	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	500,000		250,000		0		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	15	7 / 3	27 / 18	27 / 51	- 5.4	940,000	426,928	3,509,718
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
58		42	0	32		68	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
345		75	420	1.3: 1		3.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
44		30		51		7		
Cost/Job, EDA (\$)			1,194		Cost/Job, RLF (\$)		1,791	

Kentucky River ADD									
Hazard, KY					Project 04-39-03651.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/15/90		
YEAR OF GRANT		1989					Years to Distribute 4.2 years		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		12.6			1.46		2.01		
Per Capita Income (\$) (1989)		10,366			.81		.64		
% below Poverty Level (1990)		32.1			1.69		2.45		
% Minority (1990)		2.3			.28		.11		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	414,300		150,000			0		564,300	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	12	8 / 0	8 / N/A	25 / 30	- 1.8	722,839	481,034	4,855,481	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
28		51		21	92		0		8
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
421		6		427	2.6: 1			6.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		57			0			0	
Cost/Job, EDA (\$)		698			Cost/Job, RLF (\$)			951	

South East Georgia Regional Development Center									
Waycross, GA					Project 04-39-03653.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/26/90		
YEAR OF GRANT		1989					Years to Distribute 2.4 years		
LOAN-TO-GRANT RATIO		3.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1989)		8.7			1.49		1.39		
Per Capita Income (\$) (1989)		10,644			.72		.65		
% below Poverty Level (1990)		21.1			1.44		1.61		
% Minority (1990)		26.6			.92		1.36		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	440,720		250,553			0		691,273	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	21	10 / 5	0 / 0	0 / 0	3.8	2,135,545	919,462	3,574,026	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
43		42	15		85		10	5	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
476		539	1,015		0.3: 1			1.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
21		22			3			2	
Cost/Job, EDA (\$)			105		Cost/Job, RLF (\$)			165	

Lowcountry Council of Governments									
Yemassee, SC					Project 04-39-03671.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/28/91		
YEAR OF GRANT		1990					Years to Distribute 3.3 years		
LOAN-TO-GRANT RATIO		1.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1990)		3.3			.73		.60		
Per Capita Income (\$) (1990)		17,942			1.28		1.03		
% below Poverty Level (1990)		13.6			.88		1.03		
% Minority (1990)		30.8			1.00		1.57		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			500,000		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	23	17 /15	30 /29	0 / 0	2.3	1,647,192	1,178,206	9,351,415	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
63		32	6		60		27	13	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
273		24	297		0.0: 1			5.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			10			14	
Cost/Job, EDA (\$)			465		Cost/Job, RLF (\$)			930	

First Tennessee Economic Development Corporation										
Johnson City, TN					Project 04-39-03679.00					
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 12/21/90			
YEAR OF GRANT		1990					Years to Distribute 4.4 years			
LOAN-TO-GRANT RATIO		1.7:1					Up and Running Yes			
							Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1990)		5.5					.95		1.00	
Per Capita Income (\$) (1990)		14,233					.95		.82	
% below Poverty Level (1990)		15.5					.99		1.18	
% Minority (1990)		4.0					.24		.20	
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	470,533		0			235,264		705,797		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)		
	18	0 / 0	0 / 0	0 / 0	1.9	1,208,410	808,723	3,094,513		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)
5		87		8		91		5		4
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
248		33		281		N/A: 1		2.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
2		28				0		5		
Cost/Job, EDA (\$)			714			Cost/Job, RLF (\$)			1,071	

Mid-East Commission									
Washington, NC					Project 04-39-03682.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/09/90		
YEAR OF GRANT		1990					Years to Distribute 2.2 years		
LOAN-TO-GRANT RATIO		1.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1990)		5.2			1.44		.95		
Per Capita Income (\$) (1990)		12,912			.84		.74		
% below Poverty Level (1990)		19.5			1.50		1.49		
% Minority (1990)		31.6			1.29		1.61		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	270,000		90,000			0		360,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	11	9 / 8	18 / 14	9 / 6	3.1	606,333	448,066	1,302,666	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
15		45		40	33		25		42
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
49		69		118	0.0: 1			2.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			31	
Cost/Job, EDA (\$)					749				
Cost/Job, RLF (\$)					999				

Southwest Georgia Regional Development Commission									
Camilla, GA					Project 04-39-03717.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 02/06/91			
YEAR OF GRANT		1990				Years to Distribute 4.3 years			
LOAN-TO-GRANT RATIO		2.0:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1990)		10.1		1.74		1.84			
Per Capita Income (\$) (1990)		11,134		.70		.64			
% below Poverty Level (1990)		28.7		1.96		2.19			
% Minority (1990)		48.6		1.68		2.47			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		250,000		0		750,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	7 / 3	14 / 16	7 / 7	2.5	1,511,738	894,909	10,672,312	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
75		14	10	59		28	13		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
388		300	688	0.3: 1			7.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
58		64		16			22		
Cost/Job, EDA (\$)			190		Cost/Job, RLF (\$)			285	

Big Sandy Area Development District									
Prestonsburg, KY					Project 04-39-03722.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/25/92		
YEAR OF GRANT		1991					Years to Distribute 6.5 years		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1991)		8.7			1.40		1.64		
Per Capita Income (\$) (1991)		11,051			.76		.60		
% below Poverty Level (1990)		31.2			1.64		2.38		
% Minority (1990)		0.8			.10		.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	457,500		150,927			0		608,427	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	11	9 /16	0 / 0	27 /23	- 1.9	760,674	531,917	3,738,707	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
66		34		0	74		20		7
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
82		19		101	1.0: 1			4.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		15			0			21	
Cost/Job, EDA (\$)		2,273			Cost/Job, RLF (\$)			3,022	

South West Mississippi Planning Development District									
Natchez, MS					Project 04-39-03781.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		11/27/92	
YEAR OF GRANT		1991				Years to Distribute		2.7 years	
LOAN-TO-GRANT RATIO		1.4:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1991)		10.0			1.28		1.89		
Per Capita Income (\$) (1991)		12,428			.99		.67		
% below Poverty Level (1990)		30.5			1.21		2.32		
% Minority (1990)		49.0			1.34		2.49		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	375,000		125,000		0		500,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	11	9 / 1	36 /21	9 /29	- 2.0	680,700	441,754	1,220,334	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
34		66	0	73		9	18		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
161		120	281	2.3: 1			1.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
24		10		7			2		
Cost/Job, EDA (\$)			657		Cost/Job, RLF (\$)			876	

Southeast Alabama									
Dothan, AL					Project 04-39-03799.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/24/92		
YEAR OF GRANT		1991					Years to Distribute 2.4 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		7.5			1.07		1.42		
Per Capita Income (\$) (1991)		13,439			.90		.72		
% below Poverty Level (1990)		14.8			.81		1.13		
% Minority (1990)		20.8			.79		1.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			250,000		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	35	0 / 0	0 / 0	9 / 11	0.2	1,416,844	760,308	4,129,581	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
23		57		20	37		37		26
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
292		226		518	0.0: 1			2.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
40		38			19			5	
Cost/Job, EDA (\$)				350	Cost/Job, RLF (\$)			524	

Northwest Alabama Council of Local Governments									
Muscle Shoals, AL					Project 04-39-03805.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 12/17/91		
YEAR OF GRANT		1991					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		9.8			1.40		1.85		
Per Capita Income (\$) (1991)		14,260			.96		.77		
% below Poverty Level (1990)		14.6			.79		1.11		
% Minority (1990)		17.3			.66		.88		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	525,000		225,000		0		750,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	19	0 / 0	0 / 0	0 / 0	1.7	1,234,710	834,628	4,654,839	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	437		0.2: 1		3.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)			410		Cost/Job, RLF (\$)			586	

Barren River Area Development									
Bowling Green, KY					Project 04-39-03813.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/05/92		
YEAR OF GRANT		1991					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		6.0					.97		1.13
Per Capita Income (\$) (1991)		14,987					1.03		.81
% below Poverty Level (1990)		17.5					.92		1.33
% Minority (1990)		9.1					1.14		.46
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	450,000		150,000		0		600,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	11	9 / 2	9 / 5	0 / 0	0.9	811,500	635,673	2,803,300	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
39		61		0	100		0		2
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
684		410		1,094	2.2: 1			3.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
8		33			0			14	
Cost/Job, EDA (\$)				276	Cost/Job, RLF (\$)			368	

Middle Georgia Regional Development Commission									
Macon, GA					Project 04-39-03867.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/04/93		
YEAR OF GRANT		1992					Years to Distribute 1.4 years		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1992)		5.1					.93		.91
Per Capita Income (\$) (1992)		17,596					.99		.90
% below Poverty Level (1990)		19.2					1.31		1.46
% Minority (1990)		42.4					1.47		2.16
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		320,212			0		820,212	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	11	0 / 0	9 / 26	0 / 0	4.6	1,174,550	1,003,999	4,691,950	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
43		57	0		41		53	6	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
115		0	115		1.3: 1			4.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			12	
Cost/Job, EDA (\$)			457		Cost/Job, RLF (\$)			750	

Albemarle Commission									
Hertford, NC					Project 04-39-03900.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/06/94		
YEAR OF GRANT		1992					Years to Distribute 2.3 years		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1992)		3.7					.88		.66
Per Capita Income (\$) (1992)		12,385					.71		.63
% below Poverty Level (1990)		21.6					1.66		1.64
% Minority (1990)		33.5					1.37		1.70
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	236,456		78,819			0		315,275	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	3.1	337,184	357,723	894,666	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
43		49		8	0		90		10
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
36		25		61	0.0: 1			2.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
23		70			0			10	
Cost/Job, EDA (\$)				603	Cost/Job, RLF (\$)			804	

Pennyrile Area Development District									
Hopkinsville, KY				Project 04-39-03905.00					
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 01/25/94			
YEAR OF GRANT		1992				Years to Distribute N/A			
LOAN-TO-GRANT RATIO		0.5:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1992)		6.8		1.15		1.21			
Per Capita Income (\$) (1992)		12,089		.78		.62			
% below Poverty Level (1990)		18.1		.95		1.38			
% Minority (1990)		28.2		3.56		1.44			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	281,096		93,698		0		374,794		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	1	0 / 0	0 / 0	0 / 0	2.3	200,000	415,255	2,100,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
0		100	0	100		0	0		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
90		0	90	0.0: 1			10.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0			0		
Cost/Job, EDA (\$)			569		Cost/Job, RLF (\$)			759	

Pee Dee Regional Council of Governments										
Florence, SC					Project 04-39-03907.00					
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/03/93			
YEAR OF GRANT		1992					Years to Distribute 3.1 years			
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes			
							Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1992)		4.6			.96		.82			
Per Capita Income (\$) (1992)		15,512			.97		.79			
% below Poverty Level (1990)		20.1			1.31		1.53			
% Minority (1990)		39.2			1.27		1.99			
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	371,753		0			371,753		743,506		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)		
	11	0 / 0	18 / 6	0 / 0	2.0	897,050	823,679	3,801,450		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)
38		44		17		63		29		8
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
129		45		174		37.4: 1			4.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
47		62			6			6		
Cost/Job, EDA (\$)		473			Cost/Job, RLF (\$)			946		

Alabama-Tombigbee Regional Commission									
Camden, AL					Project 04-39-03935.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/28/93		
YEAR OF GRANT		1993					Years to Distribute		Not yet distributed
LOAN-TO-GRANT RATIO		1.0:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		15.5			2.15		2.28		
Per Capita Income (\$) (1993)		10,450			.63		.52		
% below Poverty Level (1990)		45.2			2.46		3.45		
% Minority (1990)		69.0			2.62		3.51		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,000,000		486,250			0		1,486,250	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	19	0 / 0	5 / 2	0 / 0	1.8	1,437,000	1,628,745	9,635,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
70		30		0	87		7		7
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
581		37		618	0.0: 1			6.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
100		100			8			8	
Cost/Job, EDA (\$)				1,129	Cost/Job, RLF (\$)			1,677	

Fulton County									
Atlanta, GA					Project 04-39-04017.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/22/95		
YEAR OF GRANT		1994					Years to Distribute 1.3 years		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		7.4			1.06		.99		
Per Capita Income (\$) (1994)		29,196			1.51		1.38		
% below Poverty Level (1990)		18.4			1.26		1.40		
% Minority (1990)		52.2			1.80		2.66		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		180,000			0		680,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	rivate-Sector Funds (\$)	
	9	0 / 0	22 / 18	0 / 0	3.6	754,944	753,499	2,949,131	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
56		44		0	28		23		49
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
42		1		43	0.0: 1			3.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
23		33			41			30	
Cost/Job, EDA (\$)			1,512		Cost/Job, RLF (\$)			2,056	

City of Atlanta (Atlanta Economic Development Commission)

Atlanta, GA

Project 04-39-04038.00

TYPE OF GRANT		LTED	SCHEDULE		First Distribution from EDA		11/22/95	
YEAR OF GRANT		1994			Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.8:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS			Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1994)		7.4			1.06		.99	
Per Capita Income (\$) (1994)		29,196			1.51		1.38	
% below Poverty Level (1990)		18.4			1.26		1.40	
% Minority (1990)		52.2			1.80		2.66	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,000,000		333,334		0		1,333,334	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	17	6 / 5	12 / 12	6 / 4	- 0.2	1,114,953	1,326,976	5,971,050
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
54		46	0	18		6	76	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
127		0	127	0.0: 1		5.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		3		46		31		
Cost/Job, EDA (\$)		1,912		Cost/Job, RLF (\$)		2,550		

South Alabama Regional Planning Commission

Mobile, AL

Project 04-39-04043.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	10/02/97				
YEAR OF GRANT	1994			Years to Distribute	Too recent				
LOAN-TO-GRANT RATIO	0.4:1			Up and Running	Yes				
				Produced Jobs	Yes				
COMMUNITY DISTRESS		Ratio to State		Ratio to U.S.					
Unemployment Rate (%) (1994)	8.1	1.09		1.08					
Per Capita Income (\$) (1994)	16,429	.94		.78					
% below Poverty Level (1990)	21.4	1.17		1.63					
% Minority (1990)	32.7	1.24		1.67					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other	Total			
	500,000		0		250,000		750,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	11	0 / 0	9 / 4	0 / 0	N/A	312,300	766,023	715,700	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
15		39		46		20		57	23
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage
42		39		81		8.8: 1			2.3: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
17		24			20			34	
Cost/Job, EDA (\$)		553			Cost/Job, RLF (\$)			830	

Memphis Area Association of Governments									
Memphis, TN					Project 04-39-04047.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 01/17/96			
YEAR OF GRANT		1994				Years to Distribute Too recent			
LOAN-TO-GRANT RATIO		0.4:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1994)		5.8			.91		.77		
Per Capita Income (\$) (1994)		21,309			1.13		1.01		
% below Poverty Level (1990)		18.3			1.17		1.40		
% Minority (1990)		45.0			2.65		2.29		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			250,000		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	4	0 / 0	25 / 34	0 / 0	1.8	277,500	785,012	658,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
12		47		42		47		42	12
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
14		11		25		0.6: 1		2.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		42		
Cost/Job, EDA (\$)			2,464			Cost/Job, RLF (\$)		3,697	

City of Savannah, Georgia									
Savannah, GA					Project 04-39-04101.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 12/17/96		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		6.1			1.05		.88		
Per Capita Income (\$) (1995)		21,048			1.05		.97		
% below Poverty Level (1990)		17.2			1.17		1.31		
% Minority (1990)		39.8			1.37		2.02		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		250,000			0		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	20	0 / 0	0 / 0	5 / 0	2.8	1,147,400	1,048,300	1,520,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
48		52		0	7		51		42
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
41		0		41	0.0: 1			1.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
30		9			55			60	
Cost/Job, EDA (\$)			2,224		Cost/Job, RLF (\$)			2,966	

West Alabama Planning and Development Council									
Northport, AL					Project 04-39-04249.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		10/16/97	
YEAR OF GRANT		1997				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.5:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		4.7			.75		.87		
Per Capita Income (\$) (1997)		19,788			1.01		.84		
% below Poverty Level (1990)		20.1			1.09		1.53		
% Minority (1990)		27.1			1.03		1.38		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	375,000		4,313			120,688		500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	3	0 / 0	0 / 0	0 / 0	N/A	240,000	508,224	870,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)	
58		42		0		83		0 17	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
102		0		102		0.0: 1		3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
41		78			17			17	
Cost/Job, EDA (\$)		348			Cost/Job, RLF (\$)			464	

Southern Kentucky Economic Development Corporation								
Somerset, KY					Project 04-39-04300.00			
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA / /	
YEAR OF GRANT		1997					Years to Distribute N/A	
LOAN-TO-GRANT RATIO		0.0:1					Up and Running No	
					Produced Jobs		No	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1997)		5.4			1.00		1.00	
Per Capita Income (\$) (1997)		15,581			.81		.66	
% below Poverty Level (1990)		22.7			1.19		1.73	
% Minority (1990)		2.0			.25		.10	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	525,000		175,000		0		700,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	700,000	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A	N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		0	0	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A		N/A			N/A	
Cost/Job, EDA (\$)		No jobs		Cost/Job, RLF (\$)			No jobs	

Miami Capital Development, Incorporated

Miami, FL

Project 04-39-18019.01

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	08/06/81
YEAR OF GRANT	1981		Years to Distribute	4.9 years
LOAN-TO-GRANT RATIO	2.3:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1981) 6.3	1.05	1.09
Per Capita Income (\$)	(1981) N/A	N/A	N/A
% below Poverty Level	(1990) 17.9	1.41	1.37
% Minority	(1990) 26.9	1.60	1.37

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	5,175,000		0		323,000		5,498,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	174	2 / 1	9 / 10	26 / 26	- 1.9	12,683,000	3,689,321	9,259,000

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
30	68	2	15	50	35
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
1,218	721	1,939	0.2: 1		0.7: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
N/A		N/A	89		13
Cost/Job, EDA (\$)		2,909	Cost/Job, RLF (\$)		3,091

Southern Mississippi Planning and Development District

Gulfport, MS

Project 04-39-18021.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	03/01/83
YEAR OF GRANT	1982		Years to Distribute	2.3 years
LOAN-TO-GRANT RATIO	2.8:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1982) 6.7	.89	.94
Per Capita Income (\$)	(1982) 7,955	1.12	.78
% below Poverty Level	(1990) 19.0	.75	1.45
% Minority	(1990) 22.8	.62	1.16

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	2,600,000		261,000		0		2,861,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	88	3 / 3	9 / 5	35 / 21	- 0.1	7,909,652	2,819,455	32,327,830

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
18	76	6	70	22	9
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
1,573	659	2,232	0.0: 1		4.1: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
31		27	15		9
Cost/Job, EDA (\$)		2,038	Cost/Job, RLF (\$)		2,242

Southern Mississippi Planning and Development District									
Gulfport, MS					Project 04-49-04016.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		05/20/94	
YEAR OF GRANT		1993				Years to Distribute		3.3 years	
LOAN-TO-GRANT RATIO		1.2:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		7.1			.82		1.04		
Per Capita Income (\$) (1993)		14,976			1.08		.75		
% below Poverty Level (1990)		19.0			.75		1.45		
% Minority (1990)		22.8			.62		1.16		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,480,540		500,000			0		1,980,540	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	25	4 / 5	28 / 20	0 / 0	2.6	2,311,291	2,207,482	10,338,660	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
47		47		6	28		40		32
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
258		17		275	0.0: 1			4.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
27		26			12			23	
Cost/Job, EDA (\$)				946	Cost/Job, RLF (\$)			1,265	

Dade County Economic Research Foundation									
Miami, FL					Project 04-59-03951.01				
TYPE OF GRANT		Disaster Relief			SCHEDULE		First Distribution from EDA 08/01/94		
YEAR OF GRANT		1993					Years to Distribute Not yet distributed		
LOAN-TO-GRANT RATIO		0.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		9.4			1.27		1.38		
Per Capita Income (\$) (1993)		N/A			N/A		N/A		
% below Poverty Level (1990)		17.9			1.41		1.37		
% Minority (1990)		26.9			1.60		1.37		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	3,500,000		0			1,000,000		4,500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	7	0 / 0	0 / 0	0 / 0	1.5	3,358,375	4,783,601	7,126,040	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		31		69	22		13		64
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
167		302		469	0.0: 1			2.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
70		37			9			85	
Cost/Job, EDA (\$)			5,451		Cost/Job, RLF (\$)			7,008	

Miami Capital Development, Incorporated									
Miami, FL					Project 04-59-03952.00				
TYPE OF GRANT		Disaster Relief			SCHEDULE		First Distribution from EDA 12/16/93		
YEAR OF GRANT		1993					Years to Distribute 3.5 years		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		9.4			1.27		1.38		
Per Capita Income (\$) (1993)		N/A			N/A		N/A		
% below Poverty Level (1990)		17.9			1.41		1.37		
% Minority (1990)		26.9			1.60		1.37		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,000,000		0			- 240,000		1,760,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	53	8 / 7	49 / 49	9 / 11	- 0.2	2,224,000	1,747,448	662,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
51		49	0		6		35	59	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
191		18	209		0.1: 1			0.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			97			49	
Cost/Job, EDA (\$)			3,218		Cost/Job, RLF (\$)			2,832	

City of Homestead									
Homestead, FL					Project 04-59-03980.00				
TYPE OF GRANT		Disaster Relief			SCHEDULE		First Distribution from EDA 05/12/94		
YEAR OF GRANT		1993					Years to Distribute		Not yet distributed
LOAN-TO-GRANT RATIO		0.8:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		9.4			1.27		1.38		
Per Capita Income (\$) (1993)		N/A			N/A		N/A		
% below Poverty Level (1990)		17.9			1.41		1.37		
% Minority (1990)		26.9			1.60		1.37		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,000,000		0			268,386		2,268,386	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	14	14 / 21	7 / 6	7 / 1	- 4.6	1,920,750	1,819,767	5,044,250	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
30		64		6	21		74	6	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
211		85		296	0.9: 1		2.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		10		
Cost/Job, EDA (\$)			3,297		Cost/Job, RLF (\$)			3,740	

Grantee Profiles: Denver Region

Black Hawk County Economic Development Committee

Waterloo, IA

Project 05-19-01826.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	10/11/78
YEAR OF GRANT	1978		Years to Distribute	.0 years
LOAN-TO-GRANT RATIO	3.1:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1978)	5.5	1.38	.71
Per Capita Income (\$) (1978)	6,695	1.02	.99
% below Poverty Level (1990)	15.3	1.33	1.17
% Minority (1990)	8.2	2.47	.41

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	3,000,000		0		0		3,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	140	3 / 2	6 / 1	16 / 42	- 0.8	9,320,730	2,534,145	90,987,197

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
17	31	52	81	8	12
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
2,105	6,764	8,869	2.2: 1		9.8: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
14		3	5		4
Cost/Job, EDA (\$)		1,358	Cost/Job, RLF (\$)		1,358

North Central Planning Council

Dunseith, ND

Project 05-19-02290.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	03/15/88
YEAR OF GRANT	1987		Years to Distribute	6.7 years
LOAN-TO-GRANT RATIO	1.9:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1987)	12.9	2.19	1.79
Per Capita Income (\$) (1987)	8,981	.70	.61
% below Poverty Level (1990)	40.7	2.83	3.10
% Minority (1990)	66.9	12.64	3.40

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	908,750		0		311,250		1,220,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	43	5 / 2	2 / 0	12 / 7	1.3	2,362,200	1,381,040	8,114,156

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
37	60	3	68	30	2
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
386	11	397	0.5: 1		3.4: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
48		68	7		3
Cost/Job, EDA (\$)		1,636	Cost/Job, RLF (\$)		2,197

Southeast Kansas Regional Planning Commission									
Chanute, KS					Project 05-19-02319.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 04/08/88		
YEAR OF GRANT		1988			Years to Distribute		Not yet distributed		
LOAN-TO-GRANT RATIO		0.6:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		10.8			2.00		1.54		
Per Capita Income (\$) (1988)		12,203			.82		.79		
% below Poverty Level (1990)		13.7			1.19		1.05		
% Minority (1990)		3.1			.32		.16		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	487,500		162,500		34,125		684,125		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	16	0 / 0	19 / 16	13 / 13	1.8	397,500	813,438	1,322,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
25		66	3	74		14	8		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
58		7	65	0.0: 1			3.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
5		26		10			8		
Cost/Job, EDA (\$)			4,934		Cost/Job, RLF (\$)			6,923	

Meramec Regional Development Corporation									
Hermann, MO					Project 05-19-02406.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 03/26/92		
YEAR OF GRANT		1991					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		7.2			1.31		1.36		
Per Capita Income (\$) (1991)		14,042			.82		.76		
% below Poverty Level (1990)		10.8			.81		.82		
% Minority (1990)		0.7			.05		.03		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	66,130		0			0		66,130	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	1	0 / 0	0 / 0	0 / 0	2.9	65,470	78,776	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		2		2	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			N/A			N/A	
Cost/Job, EDA (\$)				6,109	Cost/Job, RLF (\$)			6,109	

State of Montana, Department of Commerce

Helena, MT

Project 05-19-02445.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	01/28/91
YEAR OF GRANT	1990		Years to Distribute	5.7 years
LOAN-TO-GRANT RATIO	1.3:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1990) 5.2	.76	.95
Per Capita Income (\$)	(1990) 12,319	.92	.71
% below Poverty Level	(1990) 18.6	1.16	1.42
% Minority	(1990) 1.7	.23	.09

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	880,000		300,000		0		1,180,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	4	25 /23	0 / 0	0 / 0	2.7	1,500,000	1,426,405	11,691,163

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
52	48	0	100	0	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
65	0	65	1.1: 1	7.8: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
5	18		0	0	
Cost/Job, EDA (\$)		3,323	Cost/Job, RLF (\$)		4,456

South Central Kansas Economic Development, Incorporated

Wichita, KS

Project 05-19-02470.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	03/21/91
YEAR OF GRANT	1991		Years to Distribute	N/A
LOAN-TO-GRANT RATIO	1.6:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%)	(1991) 4.4	1.10	.83
Per Capita Income (\$)	(1991) 18,629	1.09	1.00
% below Poverty Level	(1990) 10.9	.95	.83
% Minority	(1990) 14.3	1.45	.73

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	588,000		0		0		588,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	20	0 / 0	30 /27	0 / 0	2.2	926,937	686,504	1,927,734

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
31	5	64	34	23	43
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
147	345	492	0.0: 1	2.1: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
N/A	N/A		11	11	
Cost/Job, EDA (\$)		343	Cost/Job, RLF (\$)		343

Missoula Area Economic Development Corporation									
Missoula, MT					Project 05-19-02752.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 09/28/95		
YEAR OF GRANT		1995					Years to Distribute		2.8 years
LOAN-TO-GRANT RATIO		1.2:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		5.8					.95		.84
Per Capita Income (\$) (1995)		18,713					1.04		.86
% below Poverty Level (1990)		17.0					1.06		1.30
% Minority (1990)		3.8					.52		.19
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		250,000			0		750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	8	0 / 0	0 / 0	0 / 0	2.8	935,000	812,892	4,475,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
3		95		0	68		5		27
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
219		0		219	0.0: 1			4.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
18		36			0			16	
Cost/Job, EDA (\$)		352			Cost/Job, RLF (\$)			528	

Red Oak Industrial Foundation									
Red Oak, IA					Project 05-19-02824.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/97		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.3:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		4.1			1.03		.59		
Per Capita Income (\$) (1995)		18,123			.96		.83		
% below Poverty Level (1990)		10.1			.88		.77		
% Minority (1990)		0.2			.05		.01		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	130,000		45,000			0		175,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	2	50 / 0	0 / 0	0 / 0	N/A	50,000	121,998	184,381	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	0		100		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
3		4		7	0.1: 1		3.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		50			0		50		
Cost/Job, EDA (\$)			10,047		Cost/Job, RLF (\$)			13,524	

Butte Local Development Corporation									
Butte-Silver Bow, MT					Project 05-19-03134.80				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/98		
YEAR OF GRANT		1996					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1996)		5.2			1.02		.85		
Per Capita Income (\$) (1996)		18,244			1.01		.81		
% below Poverty Level (1990)		14.7			.92		1.12		
% Minority (1990)		2.6			.36		.13		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,942,300		0			314,700		3,257,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	1	0 / 0	0 / 0	0 / 0	2.3	2,942,300	3,314,082	559,057,700	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
100		0	0		100		0	0	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
193		0		193	0.0: 1		190.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
4		17			0		0		
Cost/Job, EDA (\$)			2,323		Cost/Job, RLF (\$)			2,571	

Northeast Council of Governments									
Aberdeen, SD					Project 05-19-59023.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 04/16/98			
YEAR OF GRANT		1997				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.6:1				Up and Running		Too recent	
						Produced Jobs		Too recent	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		1.9				.66		.35	
Per Capita Income (\$) (1997)		22,223				1.12		.94	
% below Poverty Level (1990)		11.8				.75		.90	
% Minority (1990)		3.4				.40		.17	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	400,000		44,445			0		444,445	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	3	0 / 0	0 / 0	0 / 0	N/A	273,000	450,896	792,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		0	100		0		60	40	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
0		31	31		0.0: 1			2.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)		503			Cost/Job, RLF (\$)			559	

Planning and Development District III

Yankton, SD

Project 05-19-59024.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	01/06/98					
YEAR OF GRANT	1997		Years to Distribute	Too recent					
LOAN-TO-GRANT RATIO	0.6:1		Up and Running	Too recent					
			Produced Jobs	Too recent					
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.						
Unemployment Rate (%) (1997)	1.9	.66	.35						
Per Capita Income (\$) (1997)	19,888	1.00	.84						
% below Poverty Level (1990)	13.5	.85	1.03						
% Minority (1990)	2.7	.31	.14						
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	314,500		14,500		0		329,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	4	25 / 32	0 / 0	0 / 0	N/A	194,000	333,084	174,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)	Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)
0	0		100		0		68		32
Jobs Created	Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
0	14		14		0.0: 1			0.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			0			19	
Cost/Job, EDA (\$)		923			Cost/Job, RLF (\$)			966	

First District Association of Local Governments

Watertown, SD

Project 05-19-59025.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	11/10/97				
YEAR OF GRANT	1997		Years to Distribute	Too recent				
LOAN-TO-GRANT RATIO	0.2:1		Up and Running	Yes				
			Produced Jobs	Yes				
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.					
Unemployment Rate (%) (1997)	3.0	1.03	.56					
Per Capita Income (\$) (1997)	20,796	1.05	.88					
% below Poverty Level (1990)	12.5	.79	.95					
% Minority (1990)	2.6	.30	.13					
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	400,000		10,000		0		410,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	3	0 / 0	0 / 0	0 / 0	N/A	95,150	414,110	20,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)			
Start-Up (%)	Expansion (%)	Retention (%)		Industrial (%)	Commercial (%)	Service (%)		
0	0	100		0	100	0		
Jobs Created	Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
0	8	8		0.6: 1		0.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		6		N/A		N/A		
Cost/Job, EDA (\$)		5,050		Cost/Job, RLF (\$)		5,176		

Grand Forks Growth Fund									
Grand Forks, ND					Project 05-19-59026.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		10/07/98	
YEAR OF GRANT		1997				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.3:1				Up and Running		Too recent	
						Produced Jobs		Too recent	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		2.2				.67		.41	
Per Capita Income (\$) (1997)		19,660				1.03		.83	
% below Poverty Level (1990)		12.3				.86		.94	
% Minority (1990)		5.5				1.04		.28	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,000,000		0			222,223		2,222,223	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	N/A	581,500	2,228,802	2,933,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		100	0		100		0	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
81		1	82		2.5: 1		5.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		5			N/A		N/A		
Cost/Job, EDA (\$)			1,233		Cost/Job, RLF (\$)			1,370	

North Central Planning Council									
Devils Lake, ND					Project 05-19-59027.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 02/10/98			
YEAR OF GRANT		1997				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.5:1				Up and Running		Too recent	
						Produced Jobs		Too recent	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		3.3				1.00		.61	
Per Capita Income (\$) (1997)		18,856				.99		.80	
% below Poverty Level (1990)		13.2				.92		1.01	
% Minority (1990)		4.8				.90		.24	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	400,000		0			133,333		533,333	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	2	0 / 0	50 / 61	0 / 0	N/A	245,000	535,088	1,320,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
100		0	0		100		0	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
11		0	11		1.1: 1		5.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
9		18			0		0		
Cost/Job, EDA (\$)			1,826		Cost/Job, RLF (\$)			2,434	

Lake Agassiz Regional Development Corporation									
Fargo, ND					Project 05-19-59028.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA		04/21/98
YEAR OF GRANT		1997					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		0.6:1					Up and Running		Too recent
							Produced Jobs		Too recent
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		2.1					.64		.39
Per Capita Income (\$) (1997)		22,677					1.19		.96
% below Poverty Level (1990)		11.8					.82		.90
% Minority (1990)		2.1					.40		.11
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		0			250,000		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	N/A	611,500	104,263	25,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
14		86		0	62		19		19
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
45		0		45	0.7: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			21			21	
Cost/Job, EDA (\$)			15,821		Cost/Job, RLF (\$)			21,094	

Red River Regional Council									
Grafton, ND					Project 05-19-59029.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 03/02/98		
YEAR OF GRANT		1997					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.4:1					Up and Running Too recent		
					Produced Jobs		Too recent		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		5.6			1.70		1.04		
Per Capita Income (\$) (1997)		18,477			.97		.78		
% below Poverty Level (1990)		13.4			.93		1.02		
% Minority (1990)		2.5			.46		.12		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	650,000		216,667			0		866,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	N/A	350,000	863,187	3,161,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
29		71		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
27		0		27	0.0: 1			9.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
4		37			0			0	
Cost/Job, EDA (\$)			1,385		Cost/Job, RLF (\$)			1,846	

Nebraska Economic Development Corporation									
Lincoln, NE					Project 05-19-61289.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 01/18/96		
YEAR OF GRANT		1995					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		1.0:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		2.3					.85		.33
Per Capita Income (\$) (1995)		20,845					1.03		.96
% below Poverty Level (1990)		10.5					.94		.80
% Minority (1990)		5.0					.81		.25
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	600,000		200,000			60,430		860,430	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	2.5	860,430	917,931	4,103,129	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
25		29		46	88		0		12
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
63		50		93	0.0: 1			4.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
12		29			0			0	
Cost/Job, EDA (\$)		665			Cost/Job, RLF (\$)			954	

Mid-Iowa Development Fund, Incorporated									
Des Moines, IA					Project 05-19-61290.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 07/08/96		
YEAR OF GRANT		1995					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		1.0:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		3.5					.88		.51
Per Capita Income (\$) (1995)		24,053					1.27		1.11
% below Poverty Level (1990)		9.2					.80		.70
% Minority (1990)		7.2					2.19		.37
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	601,375		200,000			0		801,375	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	9	0 / 0	22 / 12	0 / 0	0.0	826,500	800,925	9,361,035	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
8		68		24	71		29		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
371		0		371	0.0: 1			11.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			6			0	
Cost/Job, EDA (\$)		276			Cost/Job, RLF (\$)			368	

Mo-Kan Regional Council									
St. Joseph, MO					Project 05-39-01359.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 06/01/91			
YEAR OF GRANT		1989				Years to Distribute 4.5 years			
LOAN-TO-GRANT RATIO		1.7:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		7.0			1.18		1.11		
Per Capita Income (\$) (1989)		13,576			.89		.83		
% below Poverty Level (1990)		15.6			1.17		1.19		
% Minority (1990)		4.7			.38		.24		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	357,452		156,919			0		514,371	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	8	0 / 0	0 / 0	0 / 0	2.3	868,630	606,195	4,198,837	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
20		47		33	91		0		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
80		24		104	0.0: 1			4.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
9		43			0			0	
Cost/Job, EDA (\$)			1,850		Cost/Job, RLF (\$)			2,663	

South Central Kansas Economic Development District								
Wichita, KS					Project 05-39-01822.00			
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/08/85	
YEAR OF GRANT		1985					Years to Distribute N/A	
LOAN-TO-GRANT RATIO		4.6:1					Up and Running Yes	
					Produced Jobs		N/A	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1985)		8.0			1.31		.83	
Per Capita Income (\$) (1985)		13,685			1.11		1.09	
% below Poverty Level (1990)		10.9			.95		.83	
% Minority (1990)		14.3			1.45		.73	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	504,000		216,000		0		720,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	79	0 / 0	0 / 0	0 / 0	5.7	3,291,663	1,272,772	8,100,327
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A	N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	N/A	N/A: 1		2.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		N/A		N/A		
Cost/Job, EDA (\$)		No job info.		Cost/Job, RLF (\$)		No job info.		

Economic Development Commission Loan Corporation									
Kansas City, MO					Project 05-39-01879.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/10/80		
YEAR OF GRANT		1979					Years to Distribute 5.4 years		
LOAN-TO-GRANT RATIO		2.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1979)		6.4			1.08		.90		
Per Capita Income (\$) (1979)		8,077			1.16		1.09		
% below Poverty Level (1990)		13.0			.98		.99		
% Minority (1990)		24.4			1.98		1.24		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		0			170,000		920,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	59	0 / 0	0 / 0	0 / 0	2.5	2,695,970	1,338,044	18,353,047	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		100	0		92		6	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
414		1,270	1,684		N/A: 1		6.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
35		0			8		42		
Cost/Job, EDA (\$)			142		Cost/Job, RLF (\$)			175	

City and County of Denver									
Denver, CO					Project 05-39-02011.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/11/83		
YEAR OF GRANT		1980					Years to Distribute .1 years		
LOAN-TO-GRANT RATIO		3.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1980)		6.6			1.20		1.08		
Per Capita Income (\$) (1980)		10,327			1.21		1.25		
% below Poverty Level (1990)		17.1			1.47		1.31		
% Minority (1990)		27.8			2.38		1.41		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	957,000		0			0		957,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	32	6 / 6	3 / 7	25 / 19	2.4	2,973,980	1,318,474	12,802,510	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
21		70		9	54		27		18
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
323		78		401	0.0: 1			4.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
24		24			38			5	
Cost/Job, EDA (\$)		3,239			Cost/Job, RLF (\$)			3,239	

Planning and Development District III									
Yankton, SD					Project 05-39-02064.02				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 07/18/90			
YEAR OF GRANT		1989				Years to Distribute 5.6 years			
LOAN-TO-GRANT RATIO		1.8:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		3.4			.78		.54		
Per Capita Income (\$) (1989)		13,343			1.01		.82		
% below Poverty Level (1990)		13.5			.85		1.03		
% Minority (1990)		2.7			.31		.14		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	678,000		18,850		239,523		936,373		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	43	0 / 0	2 / 2	5 / 3	1.2	1,724,341	1,026,134	11,362,305	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
34		41	25	46		27	20		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
428		199	627	1.8: 1			6.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
6		48		0			8		
Cost/Job, EDA (\$)			613		Cost/Job, RLF (\$)			847	

City of St. Louis, Missouri									
St. Louis, MO					Project 05-39-02169.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 07/22/85		
YEAR OF GRANT		1984					Years to Distribute 8.2 years		
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		10.8			1.17		1.11		
Per Capita Income (\$) (1984)		11,408			1.03		.96		
% below Poverty Level (1990)		24.6			1.85		1.88		
% Minority (1990)		49.0			3.98		2.49		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		250,000			1,750,323		2,750,323	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	100	15 /18	2 / 1	29 /24	- 7.0	5,435,935	227,640	22,828,118	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
26		69		5	3		33		38
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
1,134		659		1,793	0.0: 1			4.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
67		0			27			13	
Cost/Job, EDA (\$)		917			Cost/Job, RLF (\$)			3,361	

Siouxland Economic Development Corporation

Sioux City, IA

Project 05-39-02172.01

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	01/04/85					
YEAR OF GRANT	1984		Years to Distribute	N/A					
LOAN-TO-GRANT RATIO	2.9:1		Up and Running	Yes					
			Produced Jobs	Yes					
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.						
Unemployment Rate (%) (1984)	8.2	.96	.85						
Per Capita Income (\$) (1984)	11,354	1.01	.95						
% below Poverty Level (1990)	13.4	1.17	1.02						
% Minority (1990)	6.3	1.92	.32						
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		173,483		0		673,483		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	69	0 / 0	6 / 3	23 / 22	- 0.8	1,930,829	600,685	11,422,995	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
40		41		18		40		25	35
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage
486		92		578		3.7: 1			5.9: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
N/A		N/A				2		11	
Cost/Job, EDA (\$)		833				Cost/Job, RLF (\$)		1,123	

Green Hills Rural Development, Incorporated

Trenton, MO

Project 05-39-02193.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	12/10/85				
YEAR OF GRANT	1985			Years to Distribute	N/A				
LOAN-TO-GRANT RATIO	3.4:1			Up and Running	Yes				
				Produced Jobs	Yes				
COMMUNITY DISTRESS		Ratio to State		Ratio to U.S.					
Unemployment Rate (%) (1985)	9.5			.96	.99				
Per Capita Income (\$) (1985)	8,596			.73	.68				
% below Poverty Level (1990)	20.4			1.53	1.55				
% Minority (1990)	0.7			.06	.04				
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other	Total			
	373,800		160,200		0		534,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	33	0 / 0	0 / 0	0 / 1	- 7.8	1,812,346	0	7,879,765	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
0		0		0		0		0	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
N/A		N/A		966		0.0: 1		4.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
N/A		N/A				0		0	
Cost/Job, EDA (\$)		880				Cost/Job, RLF (\$)		1,257	

City of Kansas City									
Kansas City, KS					Project 05-39-02194.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/17/86		
YEAR OF GRANT		1985					Years to Distribute 2.0 years		
LOAN-TO-GRANT RATIO		3.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1985)		7.6			1.25		.79		
Per Capita Income (\$) (1985)		10,495			.85		.84		
% below Poverty Level (1990)		17.1			1.49		1.31		
% Minority (1990)		32.9			3.34		1.67		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		625,000		225,000		0		850,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	49	0 / 0	2 / 1	10 / 16	4.4	2,596,650	1,322,111	9,930,097	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
4		96		0	42		37		20
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
239		443		682	0.0: 1		3.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
11		5			17		5		
Cost/Job, EDA (\$)		503			Cost/Job, RLF (\$)		683		

East Central Intergovernmental Association									
Dubuque, IA					Project 05-39-02195.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/85		
YEAR OF GRANT		1985					Years to Distribute 6.8 years		
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		12.1			1.49		1.26		
Per Capita Income (\$) (1985)		10,913			.95		.87		
% below Poverty Level (1990)		10.3			.89		.78		
% Minority (1990)		1.1			.33		.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	675,000			250,000		0		925,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	22	0 / 0	0 / 0	9 / 14	1.4	1,827,645	1,108,140	7,083,055	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
33		57		10	91		0		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
569		28		597	0.0: 1			3.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			3	
Cost/Job, EDA (\$)				1,217	Cost/Job, RLF (\$)			1,667	

City of Orem, Utah								
Orem, UT			Project 05-39-02234.00					
TYPE OF GRANT	LTED		SCHEDULE		First Distribution from EDA 10/31/86			
YEAR OF GRANT	1986				Years to Distribute 1.1 years			
LOAN-TO-GRANT RATIO	7.7:1				Up and Running Yes			
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1986)			6.9		1.06		.92	
Per Capita Income (\$) (1986)			8,540		.76		.62	
% below Poverty Level (1990)			15.4		1.35		1.17	
% Minority (1990)			3.6		.59		.18	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		100,000		0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	60	N/A /N/A	N/A /N/A	N/A /N/A	42.5	3,092,379	2,425,189	12,803,264
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)	Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)	
N/A	N/A		N/A		N/A		N/A	
Jobs Created	Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
1,096	160		1,256		0.0: 1		4.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
1		6		N/A			N/A	
Cost/Job, EDA (\$)		-946		Cost/Job, RLF (\$)			-1,261	

Uintah Basin Association of Governments									
Roosevelt, UT					Project 05-39-02238.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA		
YEAR OF GRANT		1986					03/26/87		
LOAN-TO-GRANT RATIO		1.9:1					Years to Distribute		
							6.0 years		
							Up and Running		
							Yes		
							Produced Jobs		
							Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		9.1			1.40		1.21		
Per Capita Income (\$) (1986)		10,025			.89		.73		
% below Poverty Level (1990)		18.7			1.65		1.43		
% Minority (1990)		7.0			1.14		.35		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	450,000		250,413			50,000		750,413	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	31	0 / 0	10 / 15	29 / 22	0.1	1,429,776	757,394	4,597,756	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
43		41		16	44		33		22
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
118		74		192	0.0: 1			3.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
6		12			1			20	
Cost/Job, EDA (\$)		2,251			Cost/Job, RLF (\$)			3,754	

South Central Ozarks Council of Governments

West Plains, MO

Project 05-39-02241.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		06/02/87				
YEAR OF GRANT	1986			Years to Distribute		3.2 years				
LOAN-TO-GRANT RATIO	2.8:1			Up and Running		Yes				
				Produced Jobs		Yes				
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.				
Unemployment Rate (%) (1986)		9.6		1.33		1.28				
Per Capita Income (\$) (1986)		8,542		.66		.62				
% below Poverty Level (1990)		25.4		1.90		1.93				
% Minority (1990)		1.1		.09		.05				
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant		Other		Total			
	500,000		176,668		0		676,668			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)		
	37	8 / 8	3 / 3	8 / 8	0.2	1,865,009	694,636	9,496,964		
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
64		29		7		59		27		15
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
421		83		504		0.0: 1		5.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)				
2		12		0		8				
Cost/Job, EDA (\$)		936		Cost/Job, RLF (\$)		1,266				

San Luis Valley Development Resources Group

Alamosa, CO

Project 05-39-02247.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		02/12/88			
YEAR OF GRANT	1986			Years to Distribute		N/A			
LOAN-TO-GRANT RATIO	2.5:1			Up and Running		Yes			
				Produced Jobs		Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1986)		8.1	1.45		1.08				
Per Capita Income (\$) (1986)		9,880	.67		.71				
% below Poverty Level (1990)		24.8	2.12		1.89				
% Minority (1990)		17.7	1.51		.90				
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	301,070		129,030		0		430,100		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	26	0 / 0	0 / 0	0 / 0	- 1.8	1,077,484	345,922	6,736,436	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
N/A		N/A		N/A		N/A		N/A	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
N/A		N/A		151		0.2: 1		6.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)				2,079		Cost/Job, RLF (\$)		2,970	

First District Association of Local Governments									
Watertown, SD					Project 05-39-02254.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/14/87		
YEAR OF GRANT		1986					Years to Distribute 1.7 years		
LOAN-TO-GRANT RATIO		2.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		5.5			1.28		.73		
Per Capita Income (\$) (1986)		11,270			.97		.82		
% below Poverty Level (1990)		12.5			.79		.95		
% Minority (1990)		2.6			.30		.13		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		166,667			0		666,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	44	0 / 0	2 / 4	9 / 7	0.3	1,487,878	692,869	9,847,809	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
42		49		9	57		33		10
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
262		7		269	0.0: 1			6.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			0			3	
Cost/Job, EDA (\$)			1,730		Cost/Job, RLF (\$)			2,306	

Southern Iowa Council of Governments									
Crescent, IA					Project 05-39-02265.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/88		
YEAR OF GRANT		1986					Years to Distribute 5.3 years		
LOAN-TO-GRANT RATIO		1.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		8.7			1.24		1.16		
Per Capita Income (\$) (1986)		9,221			.72		.67		
% below Poverty Level (1990)		18.3			1.59		1.40		
% Minority (1990)		0.7			.20		.03		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	600,000		212,500			239,033		1,051,533	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	27	15 / 0	15 / 4	7 / 4	0.5	1,667,061	1,111,547	9,617,446	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
36		52		12	85		3		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
930		478		1,408	0.0: 1			5.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		36			0			12	
Cost/Job, EDA (\$)			446		Cost/Job, RLF (\$)			782	

Five County Association of Governments									
St. George, UT					Project 05-39-02266.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/02/98		
YEAR OF GRANT		1987					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		4.7			.80		.65		
Per Capita Income (\$) (1987)		9,780			.83		.67		
% below Poverty Level (1990)		13.3			1.17		1.02		
% Minority (1990)		2.9			.47		.15		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		300,000		116,667		0		416,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	0.2	419,000	426,577	987,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
66		34		0	34		42		24
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
38		0		38	0.0: 1		2.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			0		11		
Cost/Job, EDA (\$)		7,469			Cost/Job, RLF (\$)		10,373		

Mark Twain Revolving Loan Fund									
Monroe City, MO					Project 05-39-02287.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/16/88		
YEAR OF GRANT		1987					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		5.1							.71
Per Capita Income (\$) (1987)		12,582							.86
% below Poverty Level (1990)		18.2							1.39
% Minority (1990)		4.2							.21
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		0		167,000		667,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	9	0 / 0	33 / 49	11 / 19	- 0.9	950,720	609,033	2,762,636	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
56		28	16		60		32	8	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
165		64	229		1.7: 1		2.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			2,039		Cost/Job, RLF (\$)			2,720	

Six County Economic Development District									
Richfield, UT					Project 05-39-02326.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 10/17/90		
YEAR OF GRANT		1988					Years to Distribute 1.2 years		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1988)		7.9			1.32		1.13		
Per Capita Income (\$) (1988)		10,964			.90		.71		
% below Poverty Level (1990)		14.9			1.31		1.13		
% Minority (1990)		2.8			.46		.14		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			261,220		761,220	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	18	0 / 0	0 / 0	6 / 7	0.9	1,013,336	814,692	5,741,111	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
73		28		4	47		44		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
101		3		104	0.0: 1			5.7: 1	
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
9			53		0			8	
Cost/Job, EDA (\$)				2,413	Cost/Job, RLF (\$)			3,673	

Bear Paw Development Corporation									
Havre, MT					Project 05-39-02349.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/06/89		
YEAR OF GRANT		1988					Years to Distribute 8.5 years		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		7.7			.95		1.10		
Per Capita Income (\$) (1988)		12,905			1.04		.84		
% below Poverty Level (1990)		18.0			1.12		1.37		
% Minority (1990)		16.3			2.26		.83		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	350,000		10,000			3,418,594		3,778,594	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
		112	6 / 3	5 / 6	13 / 18	0.2	5,493,255	3,860,037	11,541,048
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
22		44		34	32		52		13
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
221		266		487	1.0: 1			2.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
12		13			1			16	
Cost/Job, EDA (\$)		500			Cost/Job, RLF (\$)			5,395	

Northeast Council of Governments									
Aberdeen, SD					Project 05-39-02352.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 07/12/90			
YEAR OF GRANT		1989				Years to Distribute Not yet distributed			
LOAN-TO-GRANT RATIO		0.6:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		4.8			1.10		.76		
Per Capita Income (\$) (1989)		14,347			1.09		.88		
% below Poverty Level (1990)		11.8			.75		.90		
% Minority (1990)		3.4			.40		.17		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	400,000		166,667		0		566,667		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	7 / 3	0 / 0	7 / 14	- 0.8	354,500	529,117	919,245	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
47		32	21	28		5	66		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
34		9	43	0.0: 1			2.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0		22		0			19		
Cost/Job, EDA (\$)			5,938		Cost/Job, RLF (\$)			8,412	

Upper Explorerland Regional Planning Commission								
Postville, IA					Project 05-39-02360.00			
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/08/91	
YEAR OF GRANT		1990					Years to Distribute N/A	
LOAN-TO-GRANT RATIO		1.8:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1990)				5.2	1.16	.95		
Per Capita Income (\$) (1990)				12,351	.81	.71		
% below Poverty Level (1990)				13.2	1.15	1.01		
% Minority (1990)				0.3	.08	.01		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	375,000		125,000		0		500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	28	0 / 0	11 / 10	11 / 6	0.2	906,824	509,168	2,532,140
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)
37		58	4		57		18	26
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
123		63	186		0.0: 1		2.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0		20	
Cost/Job, EDA (\$)		879			Cost/Job, RLF (\$)		1,172	

Area 15 Regional Planning Commission

Ottumwa, IA

Project 05-39-02427.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		06/01/90			
YEAR OF GRANT	1988			Years to Distribute		2.9 years			
LOAN-TO-GRANT RATIO	2.4:1			Up and Running		Yes			
				Produced Jobs		Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1988)		10.7	1.53		1.53				
Per Capita Income (\$) (1988)		10,649	.76		.69				
% below Poverty Level (1990)		17.8	1.55		1.36				
% Minority (1990)		0.7	.20		.03				
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	450,000		150,000		0		600,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	24	0 / 0	4 / 4	8 / 6	0.9	1,465,100	645,107	8,366,925	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
39		52		9		82		0	18
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
414		247		661		0.0: 1		5.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		5		
Cost/Job, EDA (\$)		525			Cost/Job, RLF (\$)		700		

Area 15 Regional Planning Commission

Ottumwa, IA

Project 05-39-02427.01

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		11/06/90			
YEAR OF GRANT	1990			Years to Distribute		6.8 years			
LOAN-TO-GRANT RATIO	1.1:1			Up and Running		Yes			
				Produced Jobs		Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1990)		7.4		1.64		1.35			
Per Capita Income (\$) (1990)		13,694		.89		.79			
% below Poverty Level (1990)		15.3		1.33		1.16			
% Minority (1990)		2.0		.61		.10			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		350,000		125,000		0		475,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	12	0 / 0	17 / 10	0 / 0	0.9	546,000	509,783	2,826,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
50		50		0		76		0	24
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
168		40		208		0.0: 1		5.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)		839			Cost/Job, RLF (\$)		1,139		

Lincoln-Uinta Revolving Loan Fund									
Kemmerer, WY					Project 05-39-02428.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 02/20/91			
YEAR OF GRANT		1990				Years to Distribute 1.3 years			
LOAN-TO-GRANT RATIO		1.8:1				Up and Running Yes			
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1990)		8.4			1.33		1.53		
Per Capita Income (\$) (1990)		12,607			.84		.72		
% below Poverty Level (1990)		10.8			.91		.82		
% Minority (1990)		1.2			.21		.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	200,000		190,000		0		390,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	18	6 / 3	0 / 0	11 / 6	0.9	694,853	417,799	2,066,891	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
46		31	23	38		23	39		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
122		60	182	0.0: 1			3.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
2		38		0			22		
Cost/Job, EDA (\$)			421		Cost/Job, RLF (\$)			821	

North Central Regional Planning Commission									
Beloit, KS					Project 05-39-02438.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/29/91		
YEAR OF GRANT		1991					Years to Distribute 2.9 years		
LOAN-TO-GRANT RATIO		1.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		2.2			.55		.42		
Per Capita Income (\$) (1991)		13,474			.79		.73		
% below Poverty Level (1990)		11.2			.98		.86		
% Minority (1990)		0.8			.08		.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	472,650		0			158,377		631,027	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	29	0 / 0	0 / 0	17 / 13	2.1	1,099,800	724,246	2,460,902	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
27		42		30	24		55		22
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
135		57		192	1.9: 1			2.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
4		38			0			19	
Cost/Job, EDA (\$)		755			Cost/Job, RLF (\$)			1,008	

Southeastern Utah Association of Local Governments									
Price, UT					Project 05-39-02469.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/12/91		
YEAR OF GRANT		1991					Years to Distribute 2.8 years		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1991)		8.2			1.78		1.55		
Per Capita Income (\$) (1991)		13,652			.98		.74		
% below Poverty Level (1990)		14.4			1.27		1.10		
% Minority (1990)		5.5			.90		.28		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	400,000		145,032			0		545,032	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	7 / 4	7 / 1	0 / 0	1.8	697,200	614,668	429,508	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
71		26	3		42		21	37	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
66		0		66	0.0: 1			0.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
37		19			1			0	
Cost/Job, EDA (\$)			1,979		Cost/Job, RLF (\$)			2,696	

Bootheel Regional Planning and Economic Development Commission									
Malden, MO					Project 05-39-02479.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/05/92		
YEAR OF GRANT		1991					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1991)		7.9			1.44		1.49		
Per Capita Income (\$) (1991)		11,958			.70		.64		
% below Poverty Level (1990)		29.9			2.24		2.28		
% Minority (1990)		8.4			.68		.43		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	375,000		198,623			0		573,623	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	8	0 / 0	25 / 22	13 / 20	- 2.8	730,750	472,090	6,138,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
84		16		0	97		0		3
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
329		0		329	3.5: 1		8.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
22		31			3		0		
Cost/Job, EDA (\$)		630			Cost/Job, RLF (\$)		964		

Great Plains Development, Incorporated									
Dodge City, KS					Project 05-39-02498.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		09/12/91	
YEAR OF GRANT		1991				Years to Distribute		3.5 years	
LOAN-TO-GRANT RATIO		2.1:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1991)		3.0			.75		.57		
Per Capita Income (\$) (1991)		15,045			.88		.81		
% below Poverty Level (1990)		11.9			1.04		.91		
% Minority (1990)		16.5			1.68		.84		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	500,000			0		167,000		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	29	0 / 0	10 / 8	24 / 19	- 3.0	1,379,473	526,532	1,668,575	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
29		31		40	35		16		49
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
206		245		451	0.0: 1			1.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
4		36			0			7	
Cost/Job, EDA (\$)		737			Cost/Job, RLF (\$)			983	

Northwest Kansas Planning and Development Commission											
Hill City, KS					Project 05-39-02546.00						
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		09/22/93			
YEAR OF GRANT		1992				Years to Distribute		3.0 years			
LOAN-TO-GRANT RATIO		1.4:1				Up and Running		Yes			
						Produced Jobs		Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.				
Unemployment Rate (%) (1992)		2.3			.51		.41				
Per Capita Income (\$) (1992)		16,206			.89		.83				
% below Poverty Level (1990)		15.3			1.33		1.16				
% Minority (1990)		3.2			.33		.16				
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant			Other		Total			
	500,000		184,717			0		684,717			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)			
	24	4 / 5	8 / 3	8 / 7	0.7	964,500	707,598	6,614,657			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)							
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
33		46		21		40		36		24	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage		
97		27		124		0.4: 1			6.9: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
1			48			0			5		
Cost/Job, EDA (\$)				1,193		Cost/Job, RLF (\$)				1,633	

Souris Basin Planning Council									
Minot, ND					Project 05-39-02547.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 11/10/92			
YEAR OF GRANT		1992				Years to Distribute 4.7 years			
LOAN-TO-GRANT RATIO		1.4:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1992)		4.5			1.13		.80		
Per Capita Income (\$) (1992)		16,491			1.04		.84		
% below Poverty Level (1990)		12.7			.88		.97		
% Minority (1990)		5.9			1.12		.30		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	775,000		270,000			0		1,045,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	31	10 / 3	10 / 9	10 / 4	0.7	1,461,416	1,085,808	8,867,734	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
30		65		5	35		55		10
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
208		25		233	0.0: 1			6.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
6		60			0			8	
Cost/Job, EDA (\$)		2,509			Cost/Job, RLF (\$)			3,383	

Region 9 Economic Development District of South West Colorado									
Durango, CO					Project 05-39-02548.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/25/93		
YEAR OF GRANT		1992					Years to Distribute 2.4 years		
LOAN-TO-GRANT RATIO		1.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS									
Unemployment Rate (%) (1992)					5.8		Ratio to State 1.16		Ratio to U.S. 1.04
Per Capita Income (\$) (1992)					16,148		.82		.82
% below Poverty Level (1990)					15.7		1.34		1.20
% Minority (1990)					10.1		.87		.51
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	323,875		107,959			0		431,834	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	20	0 / 0	0 / 0	10 / 12	- 2.3	707,920	374,960	4,665,371	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
45		49		6	63		7		30
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
88		17		105	0.0: 1			6.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		42			0			0	
Cost/Job, EDA (\$)		1,422			Cost/Job, RLF (\$)			1,896	

Southeast Missouri Regional Planning and Econ. Dev. Comm.

Perryville, MO

Project 05-39-02549.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	09/20/95				
YEAR OF GRANT	1993			Years to Distribute	.9 years				
LOAN-TO-GRANT RATIO	1.2:1			Up and Running	Yes				
				Produced Jobs	Yes				
COMMUNITY DISTRESS		Ratio to State		Ratio to U.S.					
Unemployment Rate (%) (1993)	5.7	.85		.84					
Per Capita Income (\$) (1993)	14,786	.80		.74					
% below Poverty Level (1990)	11.6	.87		.88					
% Minority (1990)	1.0	.08		.05					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		0		171,683		671,683		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	7	14 / 16	0 / 0	0 / 0	0.8	815,222	686,948	6,041,777	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
35		42		24		53		16	31
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
77		17		94		2.4: 1		7.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
6		5			0			16	
Cost/Job, EDA (\$)		1,146			Cost/Job, RLF (\$)			1,539	

Region 10 League for Economic Assistance and Planning, Inc.

Montrose, CO

Project 05-39-02550.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA		01/13/94				
YEAR OF GRANT	1992		Years to Distribute		Not yet distributed				
LOAN-TO-GRANT RATIO	N/A:1		Up and Running		Yes				
			Produced Jobs		Yes				
COMMUNITY DISTRESS			Ratio to State	Ratio to U.S.					
Unemployment Rate (%) (1992)		6.2	1.24	1.11					
Per Capita Income (\$) (1992)		14,461	.73	.74					
% below Poverty Level (1990)		14.2	1.22	1.08					
% Minority (1990)		4.0	.34	.20					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	30,000		100,000		0		130,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	1	0 / 0	0 / 0	0 / 0	N/A	40,000	N/A	245,000	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
0		0		100		0		0	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
0		3		3		0.0: 1		6.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
0		0		N/A		N/A			
Cost/Job, EDA (\$)		N/A		Cost/Job, RLF (\$)		N/A			

Lewis and Clark Regional Development Council									
Bismarck, ND					Project 05-39-02591.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		10/14/93	
YEAR OF GRANT		1993				Years to Distribute		2.4 years	
LOAN-TO-GRANT RATIO		1.4:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		4.1			.95		.60		
Per Capita Income (\$) (1993)		18,376			1.13		.91		
% below Poverty Level (1990)		10.0			.70		.77		
% Minority (1990)		3.2			.60		.16		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		168,050			0		668,050	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	17	6 / 4	6 / 2	0 / 0	2.4	921,651	746,236	14,962,460	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
33		49		19	37		36		28
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
602		38		640	3.1: 1			16.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
10		34			4			12	
Cost/Job, EDA (\$)		166			Cost/Job, RLF (\$)			221	

South Central Dakota Regional Council									
Jamestown, ND					Project 05-39-02604.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/11/94		
YEAR OF GRANT		1993					Years to Distribute 1.2 years		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS									
Unemployment Rate (%) (1993)				3.8		Ratio to State		Ratio to U.S.	
Per Capita Income (\$) (1993)				16,573		1.02		.82	
% below Poverty Level (1990)				12.2		.85		.93	
% Minority (1990)				1.3		.25		.07	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	400,000		0			302,000		702,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	23	4 / 2	4 / 2	0 / 0	1.2	1,012,667	740,132	3,488,589	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
32		50		18	43		34		2
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
231		24		255	0.6: 1			3.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		22			0			7	
Cost/Job, EDA (\$)		370			Cost/Job, RLF (\$)			649	

Southeast Iowa Development Corporation									
Burlington, IA					Project 05-39-02629.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/27/95		
YEAR OF GRANT		1994					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1994)		6.3			1.34		.84		
Per Capita Income (\$) (1994)		18,835			.99		.89		
% below Poverty Level (1990)		11.3			.99		.86		
% Minority (1990)		4.1			1.23		.21		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	450,000		150,000			0		600,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	2.7	720,000	647,834	47,613,925	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
31		69		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
184		213		397	0.0: 1			66.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)		180			Cost/Job, RLF (\$)			239	

Northeast Nebraska Economic Development District								
Norfolk, NE				Project 05-39-02694.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 03/08/96		
YEAR OF GRANT		1995				Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.1:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		2.7		1.00		.39		
Per Capita Income (\$) (1995)		18,934		.94		.87		
% below Poverty Level (1990)		10.1		.91		.77		
% Minority (1990)		2.8		.45		.14		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	500,000		166,667		0		666,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	15	0 / 0	20 / 8	0 / 0	3.3	711,300	721,244	2,246,542
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
45		22	32	6		28	65	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
40		22	62	0.0: 1		3.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		16		0		66		
Cost/Job, EDA (\$)		710		Cost/Job, RLF (\$)		947		

Red River Regional Council								
Grafton, ND				Project 05-39-02695.00				
TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA 09/19/96			
YEAR OF GRANT		1994			Years to Distribute Too recent			
LOAN-TO-GRANT RATIO		1.1:1			Up and Running Yes			
					Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1994)		5.8		1.14		.77		
Per Capita Income (\$) (1994)		18,328		1.04		.87		
% below Poverty Level (1990)		13.4		.93		1.02		
% Minority (1990)		2.5		.46		.12		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	448,500		154,500		0		603,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	7	0 / 0	14 / 11	0 / 0	2.6	665,000	633,830	8,612,993
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
67		33	0	38		29	33	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
75		0	75	1.7: 1		13.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
10		44		0		23		
Cost/Job, EDA (\$)			710		Cost/Job, RLF (\$)		955	

Roosevelt-Custer Regional Council									
Dickinson, ND					Project 05-39-02749.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 02/01/96			
YEAR OF GRANT		1995				Years to Distribute Too recent			
LOAN-TO-GRANT RATIO		0.8:1				Up and Running Yes			
				Produced Jobs Yes					
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		4.5			1.02		.65		
Per Capita Income (\$) (1995)		16,376			.92		.75		
% below Poverty Level (1990)		14.3			.99		1.09		
% Minority (1990)		0.9			.17		.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		167,000		0		667,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	1.5	540,000	692,209	4,978,887	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
31		69		0	46		9		44
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
39		0		39	0.5: 1		9.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		16			0		9		
Cost/Job, EDA (\$)		1,694			Cost/Job, RLF (\$)		2,259		

Region XII Development Committee									
Carroll, IA					Project 05-39-02779.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/30/95		
YEAR OF GRANT		1995					Years to Distribute 1.2 years		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		3.1					.78		.45
Per Capita Income (\$) (1995)		18,584					.98		.86
% below Poverty Level (1990)		10.6					.92		.81
% Minority (1990)		0.3					.10		.02
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	360,390		120,797			0		481,178	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	0 /23	0 / 0	0 / 0	2.9	628,377	524,020	4,768,728	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
34		62		3	74		26		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
218		13		241	0.9: 1		7.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			0		0		
Cost/Job, EDA (\$)		223			Cost/Job, RLF (\$)		298		

Lower Brule Sioux Tribe									
Lower Brule Indian Res., SD					Project 05-39-02832.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 10/01/98		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.5:1					Up and Running Too recent		
							Produced Jobs Too recent		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		4.9			1.36		.71		
Per Capita Income (\$) (1995)		17,146			.92		.79		
% below Poverty Level (1990)		24.7			1.56		1.88		
% Minority (1990)		29.1			3.44		1.48		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	150,000		50,000			0		200,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	3	0 / 0	0 / 0	0 / 0	N/A	100,000	200,000	308,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
50		50		0	0		50		50
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
28		0		28	2.6: 1			3.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
86		36			100			0	
Cost/Job, EDA (\$)				287	Cost/Job, RLF (\$)			382	

Western Colorado Business Development Corporation								
Grand Junction, CO					Project 05-39-02839.00			
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 10/16/96		
YEAR OF GRANT		1996				Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.5:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1996)		5.6		1.33		.92		
Per Capita Income (\$) (1996)		18,238		.78		.81		
% below Poverty Level (1990)		15.1		1.30		1.15		
% Minority (1990)		5.1		.43		.26		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	400,000		167,000		0		567,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	7	0 / 0	0 / 0	0 / 0	0.0	302,604	567,000	2,041,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)	Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0	72	28		21		22	57	
Jobs Created	Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
17	60	77		2.4: 1			6.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0		0			29	
Cost/Job, EDA (\$)		883		Cost/Job, RLF (\$)			1,251	

Headwaters RC&D Area Inc./EDD									
Butte-Silver Bow, MT					Project 05-39-02866.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 11/24/97			
YEAR OF GRANT		1997				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.4:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1997)		5.8			.98		1.07		
Per Capita Income (\$) (1997)		19,415			1.03		.82		
% below Poverty Level (1990)		14.7			.92		1.12		
% Minority (1990)		2.6			.36		.13		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	300,000		100,000		0		400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	N/A	171,281	400,507	295,750	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
100		0		0	0		100		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
17		0		17	1.2: 1		1.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
6		53			0		58		
Cost/Job, EDA (\$)		1,937			Cost/Job, RLF (\$)		2,582		

North Central Planning Council

Devils Lake, ND

Project 05-39-02876.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	11/07/96
YEAR OF GRANT	1996			Years to Distribute	Too recent
LOAN-TO-GRANT RATIO	1.9:1			Up and Running	Yes
				Produced Jobs	Yes
COMMUNITY DISTRESS			Ratio to State		Ratio to U.S.
Unemployment Rate (%) (1996)	3.7			.95	.61
Per Capita Income (\$) (1996)	18,719			.98	.83
% below Poverty Level (1990)	13.2			.92	1.01
% Minority (1990)	4.8			.90	.24
PROJECT-RELATED GRANT SUPPORT					
Grant (\$)	EDA		Applicant		Other
	908,750		0		311,250
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base
	43	5 / 2	2 / 0	12 / 7	7.2
					2,362,200
					1,381,040
					8,114,156
PROJECT-RELATED DIRECT ECONOMIC EFFECTS					
Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
37	61	3	68	30	2
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
386	11	397	0.5: 1		3.4: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
47	65		7		3
Cost/Job, EDA (\$)		87	Cost/Job, RLF (\$)		116

MIDAS Council of Governments

Fort Dodge, IA

Project 05-39-02916.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	03/25/98
YEAR OF GRANT	1996			Years to Distribute	Too recent
LOAN-TO-GRANT RATIO	1.0:1			Up and Running	Too recent
				Produced Jobs	Too recent
COMMUNITY DISTRESS			Ratio to State		Ratio to U.S.
Unemployment Rate (%) (1996)	4.3			1.16	.70
Per Capita Income (\$) (1996)	19,974			.97	.88
% below Poverty Level (1990)	11.8			1.03	.90
% Minority (1990)	2.7			.83	.14
PROJECT-RELATED GRANT SUPPORT					
Grant (\$)	EDA		Applicant		Other
	178,250		0		59,419
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base
	4	0 / 0	0 / 0	0 / 0	N/A
					237,668
					238,663
					32,443,698
PROJECT-RELATED DIRECT ECONOMIC EFFECTS					
Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
0	75	25	75	25	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
18	464	482	11.5: 1		136.5: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
0	57		0		0
Cost/Job, EDA (\$)		18	Cost/Job, RLF (\$)		24

Northwest Iowa Planning and Development Commission									
Spencer, IA					Project 05-39-02917.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 03/09/98			
YEAR OF GRANT		1996				Years to Distribute Too recent			
LOAN-TO-GRANT RATIO		0.9:1				Up and Running Too recent			
						Produced Jobs Too recent			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1996)		3.0			.81		.49		
Per Capita Income (\$) (1996)		20,231			.99		.90		
% below Poverty Level (1990)		10.0			.87		.76		
% Minority (1990)		0.7			.21		.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	300,626		100,209		0		400,835		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	N/A	343,784	407,268	2,166,767	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
6		94	0	85		9	0		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
50		0	50	0.0: 1			6.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0		0		0			0		
Cost/Job, EDA (\$)			225		Cost/Job, RLF (\$)			300	

East Central Intergovernmental Association									
Dubuque, IA					Project 05-39-02950.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/20/85		
YEAR OF GRANT		1985					Years to Distribute 6.8 years		
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		12.1			1.49		1.26		
Per Capita Income (\$) (1985)		10,913			.95		.87		
% below Poverty Level (1990)		10.3			.89		.78		
% Minority (1990)		1.1			.33		.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	675,000		250,000			0		925,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	22	0 / 0	0 / 0	9 / 14	1.5	1,827,645	1,108,140	7,083,055	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
33		57		10	91		0		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
569		28		597	0.0: 1			3.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			0			3	
Cost/Job, EDA (\$)		1,217			Cost/Job, RLF (\$)			1,667	

Southeast Missouri Regional Planning and Economic Development									
Perryville, MO					Project 05-39-03112.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/98		
YEAR OF GRANT		1996					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.7:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1996)		9.6			1.96		1.57		
Per Capita Income (\$) (1996)		14,745			.69		.65		
% below Poverty Level (1990)		16.9			1.27		1.29		
% Minority (1990)		2.5			.21		.13		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	300,000		0		100,000		400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	0.4	264,000	401,275	1,631,600	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)		Service (%)
50		0	50		100		0		0
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
23		9	32		2.7: 1		6.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		3			0		0		
Cost/Job, EDA (\$)		1,563			Cost/Job, RLF (\$)		2,084		

Saint Louis Economic Development Authority Revolving Loan Fund Program									
St. Louis, MO					Project 05-49-02594.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 01/13/94		
YEAR OF GRANT		1993					Years to Distribute 3.4 years		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1993)		9.4			1.40		1.38		
Per Capita Income (\$) (1993)		19,221			1.04		.96		
% below Poverty Level (1990)		24.6			1.85		1.88		
% Minority (1990)		49.0			3.98		2.49		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,349,374		450,000			231,226		2,030,600	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	24	0 / 0	0 / 0	21 / 26	- 2.6	2,282,600	1,783,785	4,523,053	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
18		62	19		89		1	10	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
163		122	285		1.4: 1		2.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			22		4		
Cost/Job, EDA (\$)			1,950		Cost/Job, RLF (\$)			2,934	

Bear Paw Development Corporation										
Havre, MT					Project 05-49-02615.00					
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 01/04/94			
YEAR OF GRANT		1993					Years to Distribute N/A			
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes			
							Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1993)		6.8					.96		1.00	
Per Capita Income (\$) (1993)		17,341					1.05		.86	
% below Poverty Level (1990)		18.0					1.12		1.37	
% Minority (1990)		16.3					2.26		.83	
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	320,000		18,320			552,000		890,320		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	rivate-Sector Funds (\$)		
	3	0 / 0	33 / 98	0 / 0	1.1	907,320	934,339	3,291,300		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)
98		0		2		98		2		0
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
27		6		33		1.6: 1			3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		3				0			1	
Cost/Job, EDA (\$)			2,335			Cost/Job, RLF (\$)			6,496	

Utah Technology Finance Corporation									
Salt Lake City, UT					Project 05-49-02714.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 06/13/95		
YEAR OF GRANT		1994					Years to Distribute 1.3 years		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		4.6			.92		.61		
Per Capita Income (\$) (1994)		18,275			1.12		.87		
% below Poverty Level (1990)		9.9			.87		.75		
% Minority (1990)		6.9			1.13		.35		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,500,000		329,040			250,000		2,079,040	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	25	12 / 8	16 / 26	4 / 5	2.0	2,841,732	2,211,180	2,556,333	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		48		35	56		20		24
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
209		851		920	0.0: 1			0.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			17			2	
Cost/Job, EDA (\$)		285			Cost/Job, RLF (\$)			394	

Utah Technology Finance Corporation									
Salt Lake City, UT					Project 05-49-02716.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		06/13/95	
YEAR OF GRANT		1994				Years to Distribute		1.3 years	
LOAN-TO-GRANT RATIO		1.4:1				Up and Running		Yes	
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		4.6			.92		.61		
Per Capita Income (\$) (1994)		18,275			1.12		.87		
% below Poverty Level (1990)		9.9			.87		.75		
% Minority (1990)		6.9			1.13		.35		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,500,000		329,040			250,000		2,079,040	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	25	12 / 8	16 / 26	4 / 5	2.0	2,841,732	2,211,180	2,556,333	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		48		35	56		20		24
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
69		851		920	0.0: 1		0.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			17		2		
Cost/Job, EDA (\$)		285			Cost/Job, RLF (\$)		394		

City of Aurora								
Aurora, CO					Project 05-49-02842.00			
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 10/16/96	
YEAR OF GRANT		1996					Years to Distribute Too recent	
LOAN-TO-GRANT RATIO		0.5:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1996)		4.3			1.02		.70	
Per Capita Income (\$) (1996)		19,056			.81		.84	
% below Poverty Level (1990)		10.4			.89		.80	
% Minority (1990)		13.1			1.12		.67	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	350,000		350,000		0		700,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	7	14 / 21	0 / 0	0 / 0	1.5	345,730	720,051	913,900
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
0		78	22	52		22	22	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
8		0	8	0.0: 1		2.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		22		0		
Cost/Job, EDA (\$)		6,180		Cost/Job, RLF (\$)		12,360		

High Plains Development Authority, Incorporated											
Great Falls, MT					Project 05-49-02898.00						
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		10/03/96			
YEAR OF GRANT		1996				Years to Distribute		Too recent			
LOAN-TO-GRANT RATIO		1.1:1				Up and Running		Yes			
					Produced Jobs		Yes				
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.			
Unemployment Rate (%) (1996)		4.9			.96		.80				
Per Capita Income (\$) (1996)		19,559			1.08		.87				
% below Poverty Level (1990)		13.7			.85		1.04				
% Minority (1990)		7.0			.96		.35				
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant			Other		Total			
	1,496,422		87,500			350,000		1,933,922			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)			
	4	0 / 0	0 / 0	0 / 0	2.1	2,200,000	2,013,482	15,815,000			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)							
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
100		0		0		80		0		20	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage			
260		0		260		0.3: 1		7.2: 1			
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)			
0		0			N/A			0			
Cost/Job, EDA (\$)				741		Cost/Job, RLF (\$)				958	

Native American Development Corporation									
Billings, MT					Project 05-49-02928.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA		10/13/98
YEAR OF GRANT		1997					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		0.1:1					Up and Running		Too recent
							Produced Jobs		Too recent
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		4.8					.81		.89
Per Capita Income (\$) (1997)		21,492					1.15		.91
% below Poverty Level (1990)		12.1					.75		.92
% Minority (1990)		4.7					.65		.24
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			167,000		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	N/A	62,500	667,000	62,500	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	0		100		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
6		4		10	0.0: 1		1.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
100		0			100		0		
Cost/Job, EDA (\$)		2,675			Cost/Job, RLF (\$)		3,568		

Grantee Profiles: Chicago Region

County of Wayne-MGDC									
Lansing, MI					Project 06-19-01905.22				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/83		
YEAR OF GRANT		1981					Years to Distribute 11.4 years		
LOAN-TO-GRANT RATIO		1.8:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1981)		8.7			1.12		1.50		
Per Capita Income (\$) (1981)		9,975			1.03		1.08		
% below Poverty Level (1990)		20.1			1.53		1.53		
% Minority (1990)		42.6			2.58		2.17		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	600,000		0			117,000		717,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	19	5 / 4	16 / 13	5 / 7	1.3	1,321,000	864,000	2,995,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
10		87	3		51		18	31	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
154		32		186	0.6: 1		2.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
62		56			31		9		
Cost/Job, EDA (\$)			7,637		Cost/Job, RLF (\$)		9,126		

East Central Michigan Planning and Development Regional Commission									
Lansing, MI					Project 06-19-01905.99				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/83		
YEAR OF GRANT		1981					Years to Distribute 6.7 years		
LOAN-TO-GRANT RATIO		3.0:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1981)		7.8			1.00		1.34		
Per Capita Income (\$) (1981)		8,703			.90		.94		
% below Poverty Level (1990)		12.5			.96		.96		
% Minority (1990)		3.6			.21		.18		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	375,000		0			48,059		423,069	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	19	0 / 0	0 / 0	16 / 12	0.5	1,277,083	459,049	8,931,299	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
26		47		27	59		33		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
174		410		584	1.7: 1			7.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		0			6			3	
Cost/Job, EDA (\$)		1,597			Cost/Job, RLF (\$)			1,802	

City of Anderson

Anderson, IN

Project 06-19-01906.00

TYPE OF GRANT		SSED/Other		SCHEDULE	First Distribution from EDA		05/18/83	
YEAR OF GRANT		1982			Years to Distribute		5.0 years	
LOAN-TO-GRANT RATIO		3.4:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1982)		16.0		1.67		2.25		
Per Capita Income (\$) (1982)		9,333		.99		.92		
% below Poverty Level (1990)		12.7		1.19		.97		
% Minority (1990)		8.4		.89		.43		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	313,000		167,000		0		480,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	27	0 / 5	4 / 0	11 / 7	4.0	1,619,437	776,842	5,306,362
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
49		51	0	45		43		12
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
271		0	271	0.0: 1			3.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
13		34		5			13	
Cost/Job, EDA (\$)		1,289		Cost/Job, RLF (\$)			1,977	

Illinois Development Finance Authority

Chicago, IL

Project 06-19-01916.00

TYPE OF GRANT		SSED/Other		SCHEDULE	First Distribution from EDA		08/23/83	
YEAR OF GRANT		1982			Years to Distribute		.9 years	
LOAN-TO-GRANT RATIO		2.8:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1982)		8.0		.96		1.13		
Per Capita Income (\$) (1982)		11,884		1.07		1.17		
% below Poverty Level (1990)		14.2		1.19		1.08		
% Minority (1990)		37.2		1.72		1.89		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	424,000		141,335		0		565,334	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	22	0 / 0	18 / 18	14 / 8	2.8	1,588,934	803,565	7,020,939
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
13		81	6	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
377		0	377	0.0: 1			4.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0		2			0	
Cost/Job, EDA (\$)		1,477		Cost/Job, RLF (\$)			1,969	

City of Fort Wayne								
Fort Wayne, IN				Project 06-19-01917.01				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 12/23/82		
YEAR OF GRANT		1982				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.8:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1982)		10.0		1.04		1.41		
Per Capita Income (\$) (1982)		10,257		1.09		1.01		
% below Poverty Level (1990)		7.9		.74		.60		
% Minority (1990)		12.2		1.30		.62		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,500,000		159,704		605,972		2,265,676	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	89	0 / 0	2 / 2	0 / 0	6.8	8,708,762	4,703,857	41,486,119
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
17		83	0	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,258		17	1,275	0.0: 1		4.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		3		2		
Cost/Job, EDA (\$)		-456		Cost/Job, RLF (\$)		-689		

Montmorency County Economic Development Commission								
Atlanta, MI				Project 06-19-01986.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 10/11/84		
YEAR OF GRANT		1983				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.6:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS								
Unemployment Rate (%) (1983)				23.1		Ratio to State 1.88		Ratio to U.S. 3.04
Per Capita Income (\$) (1983)				7,749		.70		.69
% below Poverty Level (1990)				17.5		1.34		1.34
% Minority (1990)				1.1		.06		.05
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	112,500		38,046		0		150,546	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	13	0 / 0	0 / 0	8 / 34	- 2.7	395,687	94,093	251,700
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)
30		70	0		46		47	7
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
189		71	320		N/A: 1		0.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A		0			5	
Cost/Job, EDA (\$)			662		Cost/Job, RLF (\$)			885

Adams County Economic Development Corporation									
Decatur, IN					Project 06-19-02030.40				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/91		
YEAR OF GRANT		1989			Years to Distribute		N/A		
LOAN-TO-GRANT RATIO		1.7:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		5.0			.83		.80		
Per Capita Income (\$) (1989)		13,568			.93		.83		
% below Poverty Level (1990)		11.6			1.09		.89		
% Minority (1990)		1.8			.19		.09		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	318,982		182,118		0		501,101		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	13	0 / 0	0 / 0	15 / 13	1.1	874,181	543,621	1,926,131	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
43		6		51	77		24		2
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
147		63		210	0.0: 1		2.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
5		33			0		0		
Cost/Job, EDA (\$)		960			Cost/Job, RLF (\$)		1,508		

Economic Development Commission of Jackson County									
Jackson, MI					Project 06-19-02068.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 05/10/85		
YEAR OF GRANT		1984					Years to Distribute		2.4 years
LOAN-TO-GRANT RATIO		1.5:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		16.1			1.04		1.66		
Per Capita Income (\$) (1984)		10,522			.92		.88		
% below Poverty Level (1990)		12.0			.92		.92		
% Minority (1990)		9.4			.57		.48		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		166,000		0		666,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	14	0 / 0	7 / 6	14 / 24	7.7	1,021,800	1,352,863	6,616,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
54		27	20		60		5	35	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
179		122	301		0.0: 1			6.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			7			5	
Cost/Job, EDA (\$)		403			Cost/Job, RLF (\$)			537	

City of Escanaba									
Escanaba, MI					Project 06-19-02071.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 04/12/85		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		4.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		18.0			1.16		1.86		
Per Capita Income (\$) (1984)		9,299			.81		.78		
% below Poverty Level (1990)		14.6			1.11		1.11		
% Minority (1990)		2.8			.17		.14		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	504,806		166,750			0		671,556	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	23	0 / 0	4 / 4	13 / 15	8.1	2,729,870	1,401,066	12,498,929	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
15		73		12	88		12		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
291		312		603	2.9: 1			4.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)				157	Cost/Job, RLF (\$)			209	

Oconto County									
Oconto, WI					Project 06-19-02137.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 12/10/85		
YEAR OF GRANT		1985					Years to Distribute .1 years		
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1985)		13.4			1.29		1.40		
Per Capita Income (\$) (1985)		9,136			.76		.73		
% below Poverty Level (1990)		12.1			1.13		.92		
% Minority (1990)		1.0			.13		.05		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		0			615,000		1,415,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	0 / 0	0 / 0	43 / 84	- 6.5	1,751,000	242,000	5,038,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
3		5		94	92		7		3
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
162		152		314	0.0: 1			2.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		2			0			8	
Cost/Job, EDA (\$)				5,358	Cost/Job, RLF (\$)			9,478	

French Lick Revolving Loan									
French Lick, IN					Project 06-19-02187.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 08/19/87		
YEAR OF GRANT		1986					Years to Distribute .6 years		
LOAN-TO-GRANT RATIO		3.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		12.2			1.42		1.63		
Per Capita Income (\$) (1986)		9,965			.80		.72		
% below Poverty Level (1990)		15.4			1.44		1.17		
% Minority (1990)		1.3			.14		.07		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		0			250,000		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	24	0 / 0	0 / 0	0 / 6	1.6	3,259,000	1,179,492	3,259,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
4		44		43	30		15		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
282		547		829	1.0: 1			1.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
10		0			0			5	
Cost/Job, EDA (\$)		715			Cost/Job, RLF (\$)			953	

City of Fairmont									
Fairmont, MN					Project 06-19-02305.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 12/06/88		
YEAR OF GRANT		1988					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1988)		6.7			1.26		.96		
Per Capita Income (\$) (1988)		14,114			.89		.92		
% below Poverty Level (1990)		11.9			1.16		.90		
% Minority (1990)		1.3			.23		.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		241,300		0		0		241,300	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	13/12	0/0	0/0	4.9	667,130	357,537	1,796,039	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		83		0	46		3		10
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
156		13		169	0.0: 1			2.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			11	
Cost/Job, EDA (\$)		521			Cost/Job, RLF (\$)			521	

City of Eau Claire									
Eau Claire, WI					Project 06-19-02355.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		06/01/92	
YEAR OF GRANT		1990				Years to Distribute		2.2 years	
LOAN-TO-GRANT RATIO		1.8:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1990)		3.9			.91		.71		
Per Capita Income (\$) (1990)		14,349			.89		.82		
% below Poverty Level (1990)		15.9			1.49		1.22		
% Minority (1990)		3.7			.47		.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	236,702		123,122			0		359,824	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	21	5 / 3	5 / 2	0 / 0	3.0	654,100	432,958	6,101,672	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
45		47		8	73		0		27
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
110		97		207	1.0: 1			9.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		16			25			12	
Cost/Job, EDA (\$)		422			Cost/Job, RLF (\$)			641	

Economic Development Corporation of Marquette County									
Negaunee, MI					Project 06-19-02459.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 11/03/93		
YEAR OF GRANT		1993					Years to Distribute 3.5 years		
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		8.5			.91		1.25		
Per Capita Income (\$) (1993)		16,276			.84		.81		
% below Poverty Level (1990)		12.6			.96		.96		
% Minority (1990)		3.9			.24		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	338,000		266,051			0		604,051	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	6	0 / 0	17 / 5	0 / 0	1.4	737,000	644,476	32,931,487	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
95		5		0	75		12		14
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
359		3		362	2.7: 1			44.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
3		41			0			0	
Cost/Job, EDA (\$)				245	Cost/Job, RLF (\$)			438	

Target Alpen 2000 Corporation of Alpen City								
Alpena, MI					Project 06-19-02464.00			
TYPE OF GRANT	SSED/Other				SCHEDULE	First Distribution from EDA 07/29/92		
YEAR OF GRANT	1991					Years to Distribute N/A		
LOAN-TO-GRANT RATIO	1.6:1					Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1991)		10.1			1.42		1.91	
Per Capita Income (\$) (1991)		14,509			.79		.78	
% below Poverty Level (1990)		13.5			1.03		1.03	
% Minority (1990)		0.6			.04		.03	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		100,000		0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	17	0 / 0	0 / 0	0 / 0	2.1	644,362	450,612	513,367
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
31		29	40	28		12	60	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
77		32	109	2.7: 1		0.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0		24		
Cost/Job, EDA (\$)		687		Cost/Job, RLF (\$)		915		

City of Scottsburg								
Scottsburg, IN					Project 06-19-02674.00			
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 08/22/95	
YEAR OF GRANT		1994					Years to Distribute 3.0 years	
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1994)		6.7			1.02		.89	
Per Capita Income (\$) (1994)		14,989			.78		.71	
% below Poverty Level (1990)		19.0			1.78		1.45	
% Minority (1990)		0.7			.08		.04	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	281,836		0		0		281,836	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	3	0 / 0	0 / 0	0 / 0	0.0	281,836	281,836	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
0		85	15	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		25	25	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		0		0		
Cost/Job, EDA (\$)			2,684	Cost/Job, RLF (\$)			2,684	

City of East Chicago									
East Chicago, IN					Project 06-19-02718.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		02/24/97	
YEAR OF GRANT		1995				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.8:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		7.7			1.43		1.12		
Per Capita Income (\$) (1995)		19,326			.96		.89		
% below Poverty Level (1990)		13.8			1.29		1.05		
% Minority (1990)		29.7			3.15		1.51		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	300,000		100,000		0		400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	1	0 / 0	0 / 8	0 / 0	N/A	325,000	410,276	2,201,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		100	0		100		0	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
102		196	298		1.0: 1		6.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
38		19			0		8		
Cost/Job, EDA (\$)			86		Cost/Job, RLF (\$)			115	

City of Kokomo									
Kokomo, IN					Project 06-19-50196.00				
TYPE OF GRANT	SSED/Other				SCHEDULE	First Distribution from EDA		06/01/83	
YEAR OF GRANT	1981					Years to Distribute		6.9 years	
LOAN-TO-GRANT RATIO	3.4:1					Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1981)		11.4			1.78		1.97		
Per Capita Income (\$) (1981)		9,147			1.04		.99		
% below Poverty Level (1990)		11.5			1.08		.88		
% Minority (1990)		6.8			.72		.34		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		54,839		141,461		696,300		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	0 / 0	0 / 0	0 / 0	7.3	2,361,000	1,494,051	6,082,158	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
28		61		11		67		0	33
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
135		215		350		0.0: 1		2.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
3		20			0		28		
Cost/Job, EDA (\$)			2,038		Cost/Job, RLF (\$)			2,839	

Northwest Regional Development Commission									
Warren, MN					Project 06-19-59001.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA		12/09/97
YEAR OF GRANT		1997					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		0.4:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		9.8			2.65		1.81		
Per Capita Income (\$) (1997)		16,813			.68		.71		
% below Poverty Level (1990)		13.8			1.35		1.05		
% Minority (1990)		0.8			.14		.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		400,000		0		40,000		440,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	3	0 / 0	0 / 0	0 / 0	N/A	177,850	445,000	177,875	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		0		100	0		62		38
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
7		17		24	0.0: 1		1.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		42			0		0		
Cost/Job, EDA (\$)		1,661			Cost/Job, RLF (\$)		1,827		

Region Nine Development Commission									
Mankato, MN					Project 06-19-61035.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA		11/09/94
YEAR OF GRANT		1994					Years to Distribute		2.0 years
LOAN-TO-GRANT RATIO		1.4:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		3.8					.73		.51
Per Capita Income (\$) (1994)		17,974					.83		.85
% below Poverty Level (1990)		18.5					1.81		1.41
% Minority (1990)		2.4					.44		.12
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,833,340		0			382,660		2,216,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	37	3 / 2	5 / 4	5 / 2	1.8	3,013,097	2,369,539	7,220,445	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
11		39		51	25		60		15
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
70		392		462	0.0: 1			2.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
1		16			3			6	
Cost/Job, EDA (\$)		877			Cost/Job, RLF (\$)			1,060	

West Central Minnesota Initiative Funds

Fergus Falls, MN

Project 06-19-61063.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	02/24/95
YEAR OF GRANT	1994		Years to Distribute	.3 years
LOAN-TO-GRANT RATIO	0.9:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1994)	7.0	1.35	.93
Per Capita Income (\$) (1994)	16,327	.75	.77
% below Poverty Level (1990)	14.2	1.39	1.08
% Minority (1990)	1.2	.21	.06

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	920,000		80,000		120,000		1,120,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	13	0 / 0	0 / 0	0 / 0	3.3	1,755,500	1,254,206	620,000

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
0	0	100	0	0	100
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
0	61	61	0.5: 1		0.6: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
N/A		N/A	0		0
Cost/Job, EDA (\$)		1,784	Cost/Job, RLF (\$)		2,172

South West Regional Development Commission

Slayton, MN

Project 06-19-61072.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	02/08/95
YEAR OF GRANT	1994		Years to Distribute	2.1 years
LOAN-TO-GRANT RATIO	1.7:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1994)	6.0	1.15	.80
Per Capita Income (\$) (1994)	15,995	.74	.76
% below Poverty Level (1990)	14.2	1.39	1.08
% Minority (1990)	0.2	.04	.01

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	1,000,000		50,000		176,000		1,226,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	23	0 / 0	4 / 2	0 / 0	4.6	2,036,906	1,429,241	4,893,153

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
14	57	29	17	28	55
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
70	361	431	0.3: 1		2.4: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers	% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
0		0	1		23
Cost/Job, EDA (\$)		168	Cost/Job, RLF (\$)		206

Mid-Minnesota Development Commission

Willmar, MN

Project 06-19-61079.00

TYPE OF GRANT		SSED/Other		SCHEDULE	First Distribution from EDA		05/16/95	
YEAR OF GRANT		1994			Years to Distribute		2.4 years	
LOAN-TO-GRANT RATIO		1.2:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1994)		5.1		.98		.68		
Per Capita Income (\$) (1994)		17,541		.81		.83		
% below Poverty Level (1990)		13.7		1.34		1.05		
% Minority (1990)		2.5		.45		.13		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,000,000		25,000		201,000		1,226,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	18	0 / 0	0 / 0	11 / 10	0.3	1,516,000	1,237,315	5,361,707
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)			
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)
13		43	44		7		3	90
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
134		104	238		0.0: 1		3.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
1		23			0		32	
Cost/Job, EDA (\$)		962			Cost/Job, RLF (\$)		1,179	

South East Minnesota Initiative Fund

Rushford, MN

Project 06-19-61082.00

TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA		03/21/95	
YEAR OF GRANT		1994				Years to Distribute		3.7 years	
LOAN-TO-GRANT RATIO		1.0:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1994)		5.6				1.08		.75	
Per Capita Income (\$) (1994)		16,175				.75		.77	
% below Poverty Level (1990)		14.8				1.45		1.13	
% Minority (1990)		0.6				.11		.03	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	850,000		99,995		321,505		1,271,500		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	17	6 / 2	0 / 0	6 / 4	1.5	1,271,500	1,339,794	4,227,633	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
8		52	40		51		32	17	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
21		0	21		0.0: 1		3.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			0		0		
Cost/Job, EDA (\$)		7,464			Cost/Job, RLF (\$)		11,165		

Village of Valmeyer									
Valmeyer, IL					Project 06-19-61084.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		06/01/90	
YEAR OF GRANT		1994				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		N/A:1				Up and Running		No	
						Produced Jobs		No	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		7.2			.95		.96		
Per Capita Income (\$) (1994)		19,024			.84		.90		
% below Poverty Level (1990)		4.8			.40		.37		
% Minority (1990)		0.8			.04		.04		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	N/A		N/A			N/A		N/A	
Financial Statistics	# of Loans	% of Loans Delinquent	% of Loans in Default	% of Loans Written Off	Average	Total	RLF Capital	ivate-Sector	
		(# and \$)	(# and \$)	(# and \$)	% Growth of	Amount of	Base	Funds	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	apital Base	Loans (\$)	(\$)	(\$)
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
0		0		0	N/A: 1			N/A: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			N/A			N/A	
Cost/Job, EDA (\$)		No jobs			Cost/Job, RLF (\$)			No jobs	

West Central Wisconsin Regional Planning Commission									
Eau Claire, WI					Project 06-19-61085.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 12/10/96		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		6.5			1.38		.94		
Per Capita Income (\$) (1995)		16,970			.82		.78		
% below Poverty Level (1990)		10.5			.98		.80		
% Minority (1990)		1.1			.14		.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	375,000		60,000			0		435,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	7	0 / 0	0 / 0	0 / 0	0.7	480,700	440,707	2,232,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		48		52	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
38		89		127	0.0: 1		4.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			0			17	
Cost/Job, EDA (\$)		463			Cost/Job, RLF (\$)			537	

Southwestern Wisconsin Regional Planning Commission

Platteville, WI

Project 06-19-61088.00

TYPE OF GRANT		SSED/Other	SCHEDULE		First Distribution from EDA		12/15/97		
YEAR OF GRANT		1995			Years to Distribute		Too recent		
LOAN-TO-GRANT RATIO		1.0:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS			Ratio to State			Ratio to U.S.			
Unemployment Rate (%) (1995)		4.8			1.02		.70		
Per Capita Income (\$) (1995)		15,959			.77		.73		
% below Poverty Level (1990)		13.7			1.28		1.05		
% Minority (1990)		0.9			.12		.05		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	330,000		0		0		330,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	N/A	330,000	335,187	1,023,931	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
0		0	100	0		100		0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
2		11	13	0.5: 1			3.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
N/A		N/A		0			0		
Cost/Job, EDA (\$)			2,419		Cost/Job, RLF (\$)			2,419	

Mississippi River Regional Planning Commission

La Crosse, WI

Project 06-19-61092.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	06/06/95					
YEAR OF GRANT	1995		Years to Distribute	1.3 years					
LOAN-TO-GRANT RATIO	1.1:1		Up and Running	Yes					
			Produced Jobs	Yes					
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.						
Unemployment Rate (%) (1995)		4.4	.94	.64					
Per Capita Income (\$) (1995)		20,236	.98	.93					
% below Poverty Level (1990)		13.4	1.25	1.02					
% Minority (1990)		3.9	.50	.20					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	309,254		55,799		0		365,053		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	2	0 / 0	50 / 50	0 / 0	3.2	400,000	402,820	3,543,000	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
0		50		50		50		0	50
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage
21		4		25		0.0: 1			8.9: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		0			N/A			N/A	
Cost/Job, EDA (\$)		1,666			Cost/Job, RLF (\$)			1,966	

Mississippi River Regional Planning Commission									
La Crosse, WI					Project 06-19-61093.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 03/20/97		
YEAR OF GRANT		1995					Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		0.0:1					Up and Running		No
							Produced Jobs		No
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		4.4					.94		.64
Per Capita Income (\$) (1995)		20,236					.98		.93
% below Poverty Level (1990)		13.4					1.25		1.02
% Minority (1990)		3.9					.50		.20
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	340,000		60,000		0		400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	400,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
0		0	0		N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			No jobs		Cost/Job, RLF (\$)			No jobs	

Mississippi River Regional Planning Commission									
La Crosse, WI					Project 06-19-61094.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA 03/20/97			
YEAR OF GRANT		1995				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.0:1				Up and Running		No	
						Produced Jobs		No	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		4.4			.94		.64		
Per Capita Income (\$) (1995)		20,236			.98		.93		
% below Poverty Level (1990)		13.4			1.25		1.02		
% Minority (1990)		3.9			.50		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	340,000		60,000		0		400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	400,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
0		0	0		N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			No jobs		Cost/Job, RLF (\$)		No jobs		

Two Rivers Regional Council of Public Officials								
Quincy, IL				Project 06-19-61105.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA		06/20/95
YEAR OF GRANT		1995				Years to Distribute		1.2 years
LOAN-TO-GRANT RATIO		1.2:1				Up and Running		Yes
						Produced Jobs		Yes
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		6.8				.91		.99
Per Capita Income (\$) (1995)		18,331				.78		.84
% below Poverty Level (1990)		13.2				1.10		1.00
% Minority (1990)		3.2				.15		.16
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	500,000		51,960		0		551,960	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	13	0 / 0	8 / 10	0 / 0	1.6	682,276	580,703	1,876,773
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
44		47	9	41		26		33
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
97		70	167	2.6: 1		2.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		11		2		44		
Cost/Job, EDA (\$)		557		Cost/Job, RLF (\$)		615		

Scioto County Revolving Loan Fund									
Portsmouth, OH					Project 06-39-01542.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/85		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		17.6			1.41		1.81		
Per Capita Income (\$) (1984)		8,465			.74		.71		
% below Poverty Level (1990)		25.8			2.06		1.97		
% Minority (1990)		4.0			.33		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,367,000		0			0		1,367,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	23	4 / 3	4 / 4	22 / 17	0.7	1,794,800	1,492,000	5,039,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
11		30		N/A	59		6		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
212		120		332	0.5: 1		2.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
3		16			0		3		
Cost/Job, EDA (\$)		5,828			Cost/Job, RLF (\$)		5,828		

City Wide Development Corporation									
Dayton, OH					Project 06-39-01736.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/09/81		
YEAR OF GRANT		1980					Years to Distribute 3.9 years		
LOAN-TO-GRANT RATIO		4.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		4.6					.85		.75
Per Capita Income (\$) (1980)		9,046					1.09		1.09
% below Poverty Level (1990)		12.6					1.01		.96
% Minority (1990)		19.1					1.57		.97
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,500,000		278,000			333,000		2,111,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	140	0 / 0	2 / 3	21 / 15	- 0.1	9,236,000	2,086,000	41,690,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)		Service (%)
14		63	23		62		26		12
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
2,916		1,541		4,457	0.0: 1			4.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			11			4	
Cost/Job, EDA (\$)				207	Cost/Job, RLF (\$)			292	

Mahoning Valley Economic Development Corporation									
Youngstown, OH					Project 06-39-01737.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		06/01/79	
YEAR OF GRANT		1978				Years to Distribute		5.9 years	
LOAN-TO-GRANT RATIO		3.4:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1978)		10.6			1.36		1.38		
Per Capita Income (\$) (1978)		6,414			.95		.95		
% below Poverty Level (1990)		15.9			1.27		1.21		
% Minority (1990)		16.5			1.35		.84		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	3,000,000		166,667			2,251,459		5,418,126	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	289	1 / 1	2 / 1	11 / 12	- 1.2	18,630,209	4,118,921	60,217,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
22		67	11		69		20	12	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
3,954		1,273		5,227	2.7: 1			3.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			4			9	
Cost/Job, EDA (\$)			2,353		Cost/Job, RLF (\$)			4,250	

Economic Development Corporation								
Flint, MI				Project 06-39-01834.00				
TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA 07/23/82			
YEAR OF GRANT		1981			Years to Distribute 2.0 years			
LOAN-TO-GRANT RATIO		2.9:1			Up and Running Yes			
					Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1981)		8.9		1.14		1.53		
Per Capita Income (\$) (1981)		10,003		1.03		1.08		
% below Poverty Level (1990)		16.5		1.26		1.25		
% Minority (1990)		21.8		1.32		1.11		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,000,000		0		0		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	56	0 / 0	9 / 8	11 / 12	3.2	2,919,790	1,524,064	19,431,553
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
76		23	1	71		29	N/A	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,000		0	1,621	0.1: 1		6.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
19		14		16		5		
Cost/Job, EDA (\$)			953	Cost/Job, RLF (\$)			953	

Northwest Regional Planning Commission									
Spooner, WI					Project 06-39-01984.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 07/11/84			
YEAR OF GRANT		1983				Years to Distribute 5.5 years			
LOAN-TO-GRANT RATIO		3.0:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1983)		12.4			1.59		1.63		
Per Capita Income (\$) (1983)		8,356			.76		.74		
% below Poverty Level (1990)		15.9			1.48		1.21		
% Minority (1990)		1.8			.24		.09		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		195,000			200,000		1,195,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	80	1 / 1	5 / 4	10 / 10	2.9	3,578,328	1,694,379	38,843,677	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
44		49		6	67		27		6
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
1,292		291		1,583	2.8: 1			10.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
4		1			1			7	
Cost/Job, EDA (\$)		152			Cost/Job, RLF (\$)			227	

City of Pontiac, Pontiac Growth Group									
Pontiac, MI					Project 06-39-01985.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/24/84		
YEAR OF GRANT		1983					Years to Distribute 1.8 years		
LOAN-TO-GRANT RATIO		2.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		11.7					.95		1.54
Per Capita Income (\$) (1983)		15,317					1.38		1.36
% below Poverty Level (1990)		6.0					.46		.46
% Minority (1990)		10.4					.63		.53
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,000,000		33,000			300,000		1,333,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	40	5 /10	0 / 0	35 /30	- 0.4	2,867,738	1,247,171	8,258,939	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
69		22	9		28		33	39	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
309		126	435		0.0: 1			2.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
37		36			31			17	
Cost/Job, EDA (\$)			3,612		Cost/Job, RLF (\$)			4,815	

City of Decatur, Illinois									
Decatur, IL					Project 06-39-02051.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/27/85		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		5.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		15.5			1.37		1.60		
Per Capita Income (\$) (1984)		11,508			.90		.97		
% below Poverty Level (1990)		12.7			1.07		.97		
% Minority (1990)		12.8			.59		.65		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		166,000			0		666,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	31	0 / 0	3 / 3	3 / 0	11.0	3,580,000	1,619,740	77,515,087	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
37		44		20	62		32		6
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
455		499		954	0.0: 1			21.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)				-83	Cost/Job, RLF (\$)			-110	

Economic Development Corporation									
Flint, MI					Project 06-39-02056.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/02/85		
YEAR OF GRANT		1984					Years to Distribute 1.5 years		
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		21.1			1.36		2.18		
Per Capita Income (\$) (1984)		11,645			1.02		.98		
% below Poverty Level (1990)		16.5			1.26		1.25		
% Minority (1990)		21.8			1.32		1.11		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	500,000		200,000		0		700,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	22	0 / 0	14 / 16	23 / 10	2.8	1,612,583	958,769	9,472,070	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
76		23	2		100		0	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
484		0	683		0.0: 1		5.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
22		14			23		2		
Cost/Job, EDA (\$)		662			Cost/Job, RLF (\$)		927		

Ashtabula County 503 Corporation									
Jefferson, OH					Project 06-39-02058.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/85		
YEAR OF GRANT		1984					Years to Distribute 5.1 years		
LOAN-TO-GRANT RATIO		3.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		18.4			1.47		1.90		
Per Capita Income (\$) (1984)		9,894			.86		.83		
% below Poverty Level (1990)		16.1			1.29		1.23		
% Minority (1990)		4.2			.34		.21		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	950,000		255,000		0		1,205,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	66	2 / 1	3 / 2	5 / 5	1.7	3,733,612	1,487,199	29,805,630	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
11		81		8	78		12		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,173		234		1,407	3.3: 1		8.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
11		0			7		5		
Cost/Job, EDA (\$)		859			Cost/Job, RLF (\$)		1,090		

Rockford Local Development Corporation									
Rockford, IL					Project 06-39-02059.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 03/21/85			
YEAR OF GRANT		1984				Years to Distribute 1.5 years			
LOAN-TO-GRANT RATIO		7.1:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		16.0			1.42		1.65		
Per Capita Income (\$) (1984)		11,826			.93		.99		
% below Poverty Level (1990)		10.1			.85		.77		
% Minority (1990)		12.1			.56		.61		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			167,000		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	48	0 / 0	4 / 3	8 / 7	- 0.3	4,714,800	643,000	39,865,200	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)	
29		641		7		79		5 16	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
1,040		0		1,040		1.0: 1		8.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
10		0			5			0	
Cost/Job, EDA (\$)		630			Cost/Job, RLF (\$)			840	

Southeastern Illinois Regional Planning and Development Commission									
Harrisburg, IL					Project 06-39-02060.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/05/85		
YEAR OF GRANT		1984					Years to Distribute 6.0 years		
LOAN-TO-GRANT RATIO		2.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		18.1			1.60		1.87		
Per Capita Income (\$) (1984)		10,070			.79		.85		
% below Poverty Level (1990)		20.2			1.70		1.54		
% Minority (1990)		4.0			.19		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		166,666			219,900		886,566	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	41	0 / 0	2 / 1	12 / 21	- 1.0	1,819,809	769,182	5,015,324	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
25		53		22	37		29		34
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
247		130		377	0.0: 1			2.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			0			8	
Cost/Job, EDA (\$)		1,866			Cost/Job, RLF (\$)			3,308	

City of Lorain, Ohio									
Lorain, OH					Project 06-39-02084.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/85		
YEAR OF GRANT		1984					Years to Distribute 9.8 years		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		19.0			1.52		1.96		
Per Capita Income (\$) (1984)		10,873			.95		.91		
% below Poverty Level (1990)		11.5			.92		.88		
% Minority (1990)		10.8			.89		.55		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		1,550,000		1,000,000		0		2,550,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	44	0 / 0	2 / 0	7 / 5	2.1	3,865,440	3,283,316	30,292,600	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
22		71		13	87		14		6
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,035		345		1,380	0.0: 1		7.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
35		0			10		11		
Cost/Job, EDA (\$)		1,369			Cost/Job, RLF (\$)		2,253		

Northwest Regional Development Commission									
Crookston, MN					Project 06-39-02087.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/19/86		
YEAR OF GRANT		1985					Years to Distribute 9.1 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		9.5			1.16		.99		
Per Capita Income (\$) (1985)		10,916			.87		.87		
% below Poverty Level (1990)		14.4			1.40		1.09		
% Minority (1990)		2.9			.53		.15		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,822,357		100,000			493,156		2,415,513	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	77	1 / 0	1 / 1	12 / 10	0.3	4,516,690	2,517,799	16,451,960	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
40		40		20	63		25		13
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
857		82		939	1.4: 1			3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
9		26			2			5	
Cost/Job, EDA (\$)			1,529		Cost/Job, RLF (\$)			2,026	

City of Richmond								
Richmond, IN				Project 06-39-02088.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 04/07/86		
YEAR OF GRANT		1985				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.3:1				Up and Running Yes		
				Produced Jobs			Yes	
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		13.5		1.22			1.41	
Per Capita Income (\$) (1985)		10,282		.92			.82	
% below Poverty Level (1990)		14.9		1.39			1.14	
% Minority (1990)		6.0		.64			.30	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,467,833		360,751		1,413,335		3,241,918	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	48	0 / 0	4 / 3	4 / 3	1.2	4,193,667	3,721,808	21,940,923
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)	Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
23	77	0		95		0	5	
Jobs Created	Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
1,129	0	1,129		0.6: 1		5.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A		5			2	
Cost/Job, EDA (\$)			1,243		Cost/Job, RLF (\$)			2,744

City of Springfield									
Springfield, OH				Project 06-39-02111.00					
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 08/14/86			
YEAR OF GRANT		1985				Years to Distribute 3.9 years			
LOAN-TO-GRANT RATIO		3.2:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS									
Unemployment Rate (%) (1985)				11.8		Ratio to State		Ratio to U.S.	
Per Capita Income (\$) (1985)				10,863		.97		1.23	
% below Poverty Level (1990)				13.4		.89		.87	
% Minority (1990)				9.8		1.07		1.02	
						.80		.50	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	408,900		150,000		0		558,900		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	46	2 / 2	0 / 0	4 / 2	3.3	1,794,000	779,165	8,121,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
27		62	11		57		33	10	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
214		13	227		0.5: 1		4.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
8		0		5			8		
Cost/Job, EDA (\$)			1,278		Cost/Job, RLF (\$)			1,747	

City of Milwaukee									
Milwaukee, WI					Project 06-39-02128.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/16/86		
YEAR OF GRANT		1985					Years to Distribute 5.9 years		
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		10.6			1.02		1.10		
Per Capita Income (\$) (1985)		13,328			1.11		1.06		
% below Poverty Level (1990)		15.9			1.48		1.21		
% Minority (1990)		25.0			3.24		1.27		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		800,000		400,000		0		1,200,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	36	0 / 0	6 / 10	14 / 10	7.4	2,744,300	2,267,583	19,659,832	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
11		70		18	69		24		7
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
404		1,330		1,734	0.0: 1			7.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
24		0			13			14	
Cost/Job, EDA (\$)		99			Cost/Job, RLF (\$)			148	

City of Mansfield, Ohio									
Mansfield, OH					Project 06-39-02166.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/86		
YEAR OF GRANT		1985					Years to Distribute 6.3 years		
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		12.0			.98		1.25		
Per Capita Income (\$) (1985)		11,743			.97		.94		
% below Poverty Level (1990)		11.3			.90		.86		
% Minority (1990)		8.7			.71		.44		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	645,000		0			75,000		720,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	48	0 / 0	0 / 0	8 / 11	0.2	1,638,540	735,027	7,481,325	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
27		60		12	58		30		13
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,362		567		1,929	0.5: 1		4.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
12		30			10		13		
Cost/Job, EDA (\$)		419			Cost/Job, RLF (\$)		468		

Bi-State Regional Commission									
Rock Island, IL					Project 06-39-02167.02				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 01/14/87			
YEAR OF GRANT		1986				Years to Distribute 7.1 years			
LOAN-TO-GRANT RATIO		2.1:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		14.4			1.58		1.92		
Per Capita Income (\$) (1986)		13,631			.93		.99		
% below Poverty Level (1990)		13.2			1.11		1.00		
% Minority (1990)		10.3			.47		.52		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,240,000		766,356			0		2,006,356	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	48	0 / 0	0 / 0	10 / 5	0.5	4,294,666	2,120,806	69,368,567	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
27		59		13	70		4		26
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
1,365		459		1,824	2.2: 1			16.2: 1	
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
20			30		1			1	
Cost/Job, EDA (\$)				453	Cost/Job, RLF (\$)			733	

Region 5 Development Commission									
Cass Lake, MN					Project 06-39-02168.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/05/87		
YEAR OF GRANT		1986					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		10.8			1.71		1.44		
Per Capita Income (\$) (1986)		9,536			.67		.69		
% below Poverty Level (1990)		21.8			2.13		1.66		
% Minority (1990)		11.5			2.07		.58		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	650,000		228,750			0		878,750	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	106	4 / 4	3 / 2	5 / 2	2.1	2,557,005	1,084,587	30,516,213	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		76		7	53		31		16
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
776		630		1,406	0.7: 1			11.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		17			1			20	
Cost/Job, EDA (\$)		253			Cost/Job, RLF (\$)			342	

Region 5 Development Commission								
Cass Lake, MN				Project 06-39-02168.02				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA		06/01/97
YEAR OF GRANT		1995				Years to Distribute		Too recent
LOAN-TO-GRANT RATIO		1.0:1				Up and Running		Yes
						Produced Jobs		Yes
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		7.9		1.55		1.14		
Per Capita Income (\$) (1995)		14,100		.64		.65		
% below Poverty Level (1990)		19.0		1.86		1.45		
% Minority (1990)		0.6		.10		.03		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	350,000		116,667		0		466,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	15	0 / 0	0 / 0	0 / 0	2.8	487,471	489,494	6,307,688
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
48		52	0	43		23		34
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
150		16	166	3.2: 1		12.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		14		3		4		
Cost/Job, EDA (\$)		399		Cost/Job, RLF (\$)		532		

Albion Economic Development Corporation										
Albion, MI					Project 06-39-02172.00					
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/02/87			
YEAR OF GRANT		1986					Years to Distribute 6.0 years			
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes			
							Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1986)		11.1			.99		1.48			
Per Capita Income (\$) (1986)		11,964			.88		.87			
% below Poverty Level (1990)		14.3			1.09		1.09			
% Minority (1990)		12.6			.76		.64			
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	221,000		204,900			66,000		491,900		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)		
	16	6 / 15	13 / 7	31 / 8	4.6	992,000	753,413	2,373,200		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)
38		31		31		90		7		3
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
101		28		129		0.8: 1		2.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
11		23				0		3		
Cost/Job, EDA (\$)		751				Cost/Job, RLF (\$)		1,671		

County of Oceana									
Hart, MI				Project 06-39-02173.00					
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 10/23/87			
YEAR OF GRANT		1986				Years to Distribute 2.1 years			
LOAN-TO-GRANT RATIO		3.4:1				Up and Running Yes			
						Produced Jobs		Yes	
COMMUNITY DISTRESS									
Unemployment Rate (%) (1986)				15.2		Ratio to State		Ratio to U.S.	
						1.36		2.03	
Per Capita Income (\$) (1986)				10,097		.74		.73	
% below Poverty Level (1990)				17.9		1.36		1.36	
% Minority (1990)				6.2		.38		.32	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	90,000		30,050		0		120,050		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	16	0 / 0	0 / 0	13 / 10	3.7	408,000	168,625	3,920,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
47		43	10		99		1	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
73		183	256		0.6: 1			9.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
4		8			0			18	
Cost/Job, EDA (\$)			199		Cost/Job, RLF (\$)			265	

Ohio Valley Regional Development Commission								
Portsmouth, OH					Project 06-39-02181.00			
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 03/04/87		
YEAR OF GRANT		1986				Years to Distribute 2.0 years		
LOAN-TO-GRANT RATIO		2.0:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1986)		15.1		1.61		2.01		
Per Capita Income (\$) (1986)		9,494		.71		.69		
% below Poverty Level (1990)		25.8		2.06		1.97		
% Minority (1990)		4.0		.33		.20		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		0		100,000		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	18	0 / 0	0 / 0	6 / 4	1.7	817,800	479,913	2,036,945
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)
12		65		24		36		44 21
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage
692		1,902		2,594		7.2: 1		2.5: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		34		0			15	
Cost/Job, EDA (\$)			89		Cost/Job, RLF (\$)			119

I and M Canal National Heritage Corridor								
Joliet, IL				Project 06-39-02205.80				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 09/09/88		
YEAR OF GRANT		1987				Years to Distribute 4.2 years		
LOAN-TO-GRANT RATIO		2.9:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		8.2				.91		1.14
Per Capita Income (\$) (1987)		14,622				.94		.99
% below Poverty Level (1990)		6.0				.51		.46
% Minority (1990)		15.1				.70		.77
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	205,000		67,200		0		272,200	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	9	11 / 0	11 / N/A	0 / 0	6.9	783,550	461,226	5,668,950
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
70		30	0	13		30		37
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
75		4	79	0.3: 1		7.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
23		70		25		30		
Cost/Job, EDA (\$)		395		Cost/Job, RLF (\$)		525		

City of Norwalk									
Norwalk, OH					Project 06-39-02210.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/14/88		
YEAR OF GRANT		1987					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		12.8			1.44		1.78		
Per Capita Income (\$) (1987)		13,243			.93		.90		
% below Poverty Level (1990)		9.5			.76		.72		
% Minority (1990)		2.3			.19		.12		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	300,000		151,000			0		451,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	4	0 / 0	0 / 0	25 / 34	2.5	451,000	566,213	2,465,305	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
116		53		169	0.0: 1		5.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
6		7			0		0		
Cost/Job, EDA (\$)		1,050			Cost/Job, RLF (\$)		1,578		

Stark Development Board Finance Corporation									
Huron, OH					Project 06-39-02212.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 06/01/87			
YEAR OF GRANT		1987				Years to Distribute 2.6 years			
LOAN-TO-GRANT RATIO		4.3:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		10.5			1.18		1.46		
Per Capita Income (\$) (1987)		13,794			.96		.94		
% below Poverty Level (1990)		11.1			.88		.84		
% Minority (1990)		7.6			.62		.38		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	480,000		170,000			310,000		960,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	103	1 / 1	2 / 2	6 / 6	4.5	4,080,888	1,467,101	12,575,951	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
15		78	7		42		34	23	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
892		1,521	2,413		1.0: 1			3.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
3		0			6			8	
Cost/Job, EDA (\$)			88		Cost/Job, RLF (\$)			176	

Buckeye Hills-Hocking Valley Regional Development District									
Marietta, OH					Project 06-39-02236.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/23/88		
YEAR OF GRANT		1987					Years to Distribute 5.1 years		
LOAN-TO-GRANT RATIO		2.2:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		11.5			1.29		1.60		
Per Capita Income (\$) (1987)		12,193			.85		.83		
% below Poverty Level (1990)		13.7			1.09		1.04		
% Minority (1990)		1.8			.15		.09		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	314,724		146,597			0		461,321	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	27	0 / 0	0 / 0	11 / 11	1.2	1,014,513	519,473	4,365,272	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
44		33		23		29		35	4
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
229		284		513		0.0: 1		4.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			3		27		
Cost/Job, EDA (\$)		442			Cost/Job, RLF (\$)		648		

Kenosha Area Business Alliance									
Kenosha, WI					Project 06-39-02244.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		01/14/88	
YEAR OF GRANT		1987				Years to Distribute		3.2 years	
LOAN-TO-GRANT RATIO		2.7:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1987)		11.5			1.60		1.60		
Per Capita Income (\$) (1987)		14,201			1.03		.97		
% below Poverty Level (1990)		10.2			.95		.78		
% Minority (1990)		6.9			.90		.35		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,350,000		466,760		0		1,816,760		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	33	0 / 0	0 / 0	6 / 7	3.7	4,971,000	2,536,649	31,931,197	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
50		44	6	87		2		11	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
785		0	785	0.2: 1			6.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
21		32		5			0		
Cost/Job, EDA (\$)		775		Cost/Job, RLF (\$)			1,043		

City of Peoria								
Peoria, IL					Project 06-39-02255.00			
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		10/11/91
YEAR OF GRANT		1988				Years to Distribute		2.4 years
LOAN-TO-GRANT RATIO		1.8:1				Up and Running		Yes
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1988)		9.0			1.11		1.29	
Per Capita Income (\$) (1988)		14,854			.91		.96	
% below Poverty Level (1990)		14.5			1.22		1.11	
% Minority (1990)		15.6			.72		.79	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	500,000		282,398		0		782,398	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	21	0 / 0	5 / 11	0 / 0	4.1	1,414,232	1,004,596	13,568,834
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
29		56	15	22		38	40	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
350		716	1,066	1.3: 1		9.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		16		21		
Cost/Job, EDA (\$)		80		Cost/Job, RLF (\$)		125		

City of Kent									
Kent, OH					Project 06-39-02287.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 07/02/90			
YEAR OF GRANT		1988				Years to Distribute 3.6 years			
LOAN-TO-GRANT RATIO		2.1:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		8.3			1.02		1.19		
Per Capita Income (\$) (1988)		13,132			.88		.85		
% below Poverty Level (1990)		11.9			.95		.91		
% Minority (1990)		3.9			.32		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	148,000		65,593		0		213,593		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	6.2	453,890	321,708	2,007,410	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		0	100		100		0	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
13		48	61		0.0: 1		4.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		0		
Cost/Job, EDA (\$)			160		Cost/Job, RLF (\$)			231	

Upper Minnesota Valley Regional Development Commission									
Appleton, MN					Project 06-39-02302.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/90		
YEAR OF GRANT		1988					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		9.0			1.70		1.29		
Per Capita Income (\$) (1988)		11,730			.74		.76		
% below Poverty Level (1990)		14.1			1.37		1.07		
% Minority (1990)		0.6			.11		.03		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	350,000		117,000			0		467,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	32	6 / 2	16 / 13	13 / 17	- 0.7	1,055,244	438,341	8,078,185	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
25		60		15	81		8		12
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
347		499		846	3.5: 1			7.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			1			3	
Cost/Job, EDA (\$)				376	Cost/Job, RLF (\$)			501	

Upper Minnesota Valley Regional Development Commission

Appleton, MN

Project 06-39-02302.01

TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA		07/10/89	
YEAR OF GRANT		1988			Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		1.3:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1988)		9.0		1.70		1.29		
Per Capita Income (\$) (1988)		11,730		.74		.76		
% below Poverty Level (1990)		14.1		1.37		1.07		
% Minority (1990)		0.6		.11		.03		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	305,000		101,691		0		406,691	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	7	0 / 0	0 / 0	0 / 0	1.0	536,263	443,640	5,042,973
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
30		57	12	80		15	5	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
178		291	469	4.4: 1			9.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A		0			13	
Cost/Job, EDA (\$)		407		Cost/Job, RLF (\$)			543	

City of Olney

Olney, IL

Project 06-39-02303.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		09/08/88		
YEAR OF GRANT	1988			Years to Distribute		3.4 years		
LOAN-TO-GRANT RATIO	1.6:1			Up and Running		Yes		
				Produced Jobs		Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		18.4		2.27		2.63		
Per Capita Income (\$) (1988)		11,755		.72		.76		
% below Poverty Level (1990)		14.0		1.17		1.07		
% Minority (1990)		0.5		.02		.02		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		100,000		0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	15	0 / 0	13 / 8	13 / 31	- 2.2	646,800	311,793	3,095,953
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
49		39	12	81		12	6	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
162		34	196	0.0: 1			4.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0		0			0	
Cost/Job, EDA (\$)		1,634		Cost/Job, RLF (\$)			2,178	

Henry County									
Cambridge, IL				Project 06-39-02319.01					
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 02/25/92			
YEAR OF GRANT		1991				Years to Distribute 3.2 years			
LOAN-TO-GRANT RATIO		2.0:1				Up and Running Yes			
				Produced Jobs			Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1991)		7.1		1.18			1.34		
Per Capita Income (\$) (1991)		15,565		.79			.84		
% below Poverty Level (1990)		10.5		.88			.80		
% Minority (1990)		2.2		.10			.11		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	636,000		112,000		100,000		848,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	31	0 / 0	0 / 0	0 / 0	1.8	1,690,466	946,119	7,807,109	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
19		62	19	76		21	4		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
384		90	474	0.2: 1			4.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
3		63		0			11		
Cost/Job, EDA (\$)			909		Cost/Job, RLF (\$)			1,212	

Industrial Council of Northwest Chicago								
Chicago, IL					Project 06-39-02330.00			
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/25/89	
YEAR OF GRANT		1988			Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		2.2:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1988)		7.8			.96		1.11	
Per Capita Income (\$) (1988)		17,207			1.06		1.12	
% below Poverty Level (1990)		14.2			1.19		1.08	
% Minority (1990)		37.2			1.72		1.89	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	37,500		12,500		0		50,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	12	0 / 0	0 / 0	17 / 15	- 2.9	107,500	36,495	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
15		76	0	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
6		3	9	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		9		9		
Cost/Job, EDA (\$)			4,112		Cost/Job, RLF (\$)		5,483	

Lawrence County Industrial Council

Lawrenceville, IL

Project 06-39-02372.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	02/06/90				
YEAR OF GRANT	1989			Years to Distribute	2.8 years				
LOAN-TO-GRANT RATIO	2.8:1			Up and Running	Yes				
				Produced Jobs	Yes				
COMMUNITY DISTRESS				Ratio to State	Ratio to U.S.				
Unemployment Rate (%) (1989)		15.9	2.13	2.54					
Per Capita Income (\$) (1989)		12,769	.74	.78					
% below Poverty Level (1990)		19.9	1.67	1.51					
% Minority (1990)		1.6	.07	.08					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	210,000		0		100,080		310,080		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	24	0 / 0	0 / 0	0 / 0	2.9	866,000	387,392	4,193,600	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
32		59		9		39		46	15
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
224		20		244		0.0: 1		4.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
0		48		0		24			
Cost/Job, EDA (\$)		278		Cost/Job, RLF (\$)		410			

Randolph County Community and Economic Development Foundation

Winchester, IN

Project 06-39-02388.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		03/26/90			
YEAR OF GRANT	1989			Years to Distribute		2.5 years			
LOAN-TO-GRANT RATIO	2.4:1			Up and Running		Yes			
				Produced Jobs		Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1989)		9.1		1.52		1.46			
Per Capita Income (\$) (1989)		13,201		.90		.81			
% below Poverty Level (1990)		11.4		1.06		.87			
% Minority (1990)		0.4		.04		.02			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	254,000		85,000		0		339,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	17	0 / 0	29 / 28	0 / 0	2.6	822,486	412,857	6,792,860	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
31		36		33		57		32	11
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage
167		162		329		0.0: 1			8.3: 1
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
1		18			0			15	
Cost/Job, EDA (\$)		273			Cost/Job, RLF (\$)			365	

Greater Egypt Regional Planning and Development Company									
Carbondale, IL					Project 06-39-02390.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 09/26/91			
YEAR OF GRANT		1989				Years to Distribute 1.6 years			
LOAN-TO-GRANT RATIO		1.6:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		8.4			1.13		1.34		
Per Capita Income (\$) (1989)		11,753			.68		.72		
% below Poverty Level (1990)		28.4			2.38		2.16		
% Minority (1990)		15.0			.69		.76		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	375,356		125,119		0		500,475		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	11	0 / 0	9 / 6	9 / 6	2.5	813,475	589,722	5,817,016	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
38		59	3	78		21	1		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
89		973	1,062	0.0: 1			7.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0		2		0			27		
Cost/Job, EDA (\$)			98		Cost/Job, RLF (\$)			130	

Region Nine Development Commission									
Mankato, MN					Project 06-39-02396.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/09/90		
YEAR OF GRANT		1989					Years to Distribute 4.2 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1989)		3.5			.74		.55		
Per Capita Income (\$) (1989)		13,947			.83		.86		
% below Poverty Level (1990)		8.9			.87		.68		
% Minority (1990)		1.3			.24		.07		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	400,000		0			200,000		600,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	22	0 / 0	9 / 8	14 / 14	- 0.4	1,133,640	580,177	5,714,263	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
41		51		8	70		17		13
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
179		610		789	0.0: 1		5.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
2		5			N/A		N/A		
Cost/Job, EDA (\$)		307			Cost/Job, RLF (\$)		460		

Mississippi River Regional Planning Commission									
La Crosse, WI					Project 06-39-02400.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/12/91		
YEAR OF GRANT		1989					Years to Distribute 2.6 years		
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		4.9			.86		.78		
Per Capita Income (\$) (1989)		14,702			.96		.90		
% below Poverty Level (1990)		13.4			1.25		1.02		
% Minority (1990)		3.9			.50		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		500,000		168,198		0		668,198	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	21	0 / 0	5 / 2	5 / 5	1.0	1,346,975	715,318	12,134,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
38		47		15	62		10		28
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
172		88		260	0.0: 1		9.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
3		14			3		5		
Cost/Job, EDA (\$)		738			Cost/Job, RLF (\$)		986		

Racine County Economic Development Corporation								
Racine, WI					Project 06-39-02415.01			
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/21/91	
YEAR OF GRANT		1990					Years to Distribute 4.2 years	
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1990)		4.5			1.05		.82	
Per Capita Income (\$) (1990)		17,536			1.08		1.01	
% below Poverty Level (1990)		10.2			.95		.77	
% Minority (1990)		13.1			1.69		.67	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	700,000		400,000		0		1,100,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	36	0 / 0	0 / 0	0 / 0	3.1	2,049,204	1,344,911	3,801,013
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
18		54	28	66		12	22	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
118		87	205	0.0: 1		1.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
22		33		4		4		
Cost/Job, EDA (\$)		1,949		Cost/Job, RLF (\$)		3,063		

Southern Five Planning Commission

Ullin, IL

Project 06-39-02484.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	01/05/93
YEAR OF GRANT	1991		Years to Distribute	2.7 years
LOAN-TO-GRANT RATIO	1.2:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1991)	14.5	2.42	2.74
Per Capita Income (\$) (1991)	11,608	.59	.63
% below Poverty Level (1990)	30.2	2.54	2.30
% Minority (1990)	33.2	1.53	1.69

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	450,000		0		150,000		600,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	16	0 / 0	25 / 4	0 / 0	2.3	705,426	676,978	2,602,638

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
36	56	8	36	49	15
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
67	76	143	0.0: 1		3.7: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
5	36		8		32
Cost/Job, EDA (\$)		632	Cost/Job, RLF (\$)		843

City of Scottsburg

Scottsburg, IN

Project 06-39-02499.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	08/22/91
YEAR OF GRANT	1991		Years to Distribute	.1 years
LOAN-TO-GRANT RATIO	1.9:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1991)	7.4	1.57	1.40
Per Capita Income (\$) (1991)	12,324	.73	.66
% below Poverty Level (1990)	19.0	1.78	1.45
% Minority (1990)	0.7	.08	.04

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	150,000		50,000		0		200,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	3	0 / 0	0 / 0	0 / 0	6.1	380,000	286,277	1,950,500

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
53	47	0	100	0	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
100	0	100	0.0: 1		5.1: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
0	33		0		0
Cost/Job, EDA (\$)		34	Cost/Job, RLF (\$)		46

Community Improvement Corporation									
Steubenville, OH					Project 06-39-02501.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		01/17/91	
YEAR OF GRANT		1990				Years to Distribute		3.7 years	
LOAN-TO-GRANT RATIO		1.4:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1990)		7.7			1.28		1.40		
Per Capita Income (\$) (1990)		13,246			.79		.76		
% below Poverty Level (1990)		17.2			1.37		1.31		
% Minority (1990)		6.1			.50		.31		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	253,564		0			84,521		338,085	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	14 / 6	29 / 31	14 / 11	- 0.2	481,800	333,860	1,833,500	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
31		54		16	71		23		6
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
201		152		353	0.0: 1			3.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
9		1			0			0	
Cost/Job, EDA (\$)		335			Cost/Job, RLF (\$)			447	

Superior Revolving Loan Fund											
Houghton, MI					Project 06-39-02538.01						
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		05/22/95			
YEAR OF GRANT		1991				Years to Distribute		Not yet distributed			
LOAN-TO-GRANT RATIO		0.8:1				Up and Running		Yes			
						Produced Jobs		Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.				
Unemployment Rate (%) (1991)		6.7			.94		1.26				
Per Capita Income (\$) (1991)		12,360			.68		.67				
% below Poverty Level (1990)		21.0			1.60		1.60				
% Minority (1990)		2.6			.16		.13				
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant			Other		Total			
	292,000		87,000			0		379,000			
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)			
	5	0 / 0	20 / 25	0 / 0	2.7	295,000	413,477	5,207,258			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)							
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
39		61		0		100		0		0	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage			
62		8		70		2.6: 1		17.7: 1			
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
19		N/A				0		0			
Cost/Job, EDA (\$)			2,930			Cost/Job, RLF (\$)			3,803		

Greater Wabash Regional Planning Commission									
Albion, IL				Project 06-39-02558.00					
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 03/17/92			
YEAR OF GRANT		1991				Years to Distribute 1.8 years			
LOAN-TO-GRANT RATIO		1.6:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1991)		9.0		1.50		1.70			
Per Capita Income (\$) (1991)		15,186		.77		.82			
% below Poverty Level (1990)		12.2		1.03		.93			
% Minority (1990)		0.4		.02		.02			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	375,000		2,000		125,000		502,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	15	0 / 0	13 / 10	0 / 0	2.9	788,605	596,856	3,606,916	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
31		64	5	70		14	16		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
105		58	163	1.2: 1			4.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0		3		0			8		
Cost/Job, EDA (\$)			430		Cost/Job, RLF (\$)			576	

Fairfield County, Ohio								
Lancaster, OH				Project 06-39-02566.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 03/16/94		
YEAR OF GRANT		1991				Years to Distribute 1.1 years		
LOAN-TO-GRANT RATIO		1.7:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1991)		6.4		1.16		1.21		
Per Capita Income (\$) (1991)		16,910		.95		.91		
% below Poverty Level (1990)		8.8		.70		.67		
% Minority (1990)		1.9		.16		.10		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	350,000		125,000		0		475,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	19	0 / 0	0 / 0	0 / 0	4.1	830,844	563,260	4,820,835
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
11		82	7	44		8		47
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
100		8	108	0.3: 1		5.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		11		0		8		
Cost/Job, EDA (\$)		338		Cost/Job, RLF (\$)		459		

Clark County Economic Development									
Greenwood, WI					Project 06-39-02585.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/07/93		
YEAR OF GRANT		1992					Years to Distribute 2.0 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1992)		6.1			1.39		1.09		
Per Capita Income (\$) (1992)		13,273			.73		.68		
% below Poverty Level (1990)		13.8			1.29		1.05		
% Minority (1990)		0.6			.08		.03		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		112,500		37,500		0		150,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	12	0 / 0	0 / 0	17 / 18	- 2.2	284,000	132,241	2,109,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%) Service (%)	
39		6		55		71		18 11	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
64		33		97		0.4: 1		7.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		15			0			45	
Cost/Job, EDA (\$)		519			Cost/Job, RLF (\$)			692	

Ohio Mid-Eastern Governments									
Cambridge, OH					Project 06-39-02594.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 10/02/92		
YEAR OF GRANT		1992					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1992)		8.7			1.53		1.55		
Per Capita Income (\$) (1992)		13,522			.72		.69		
% below Poverty Level (1990)		17.5			1.39		1.33		
% Minority (1990)		1.9			.15		.09		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		278,252		100,000		550,000		928,252	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	32	3 / 1	3 / 5	0 / 0	1.7	1,388,072	1,019,084	4,998,873	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		61		21	26		23		51
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
179		34		213	0.0: 1			3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			13	
Cost/Job, EDA (\$)		363			Cost/Job, RLF (\$)			1,212	

Pike County Loan Administration Board									
Petersburg, IN					Project 06-39-02634.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/01/94		
YEAR OF GRANT		1993					Years to Distribute 2.3 years		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		6.4			1.07		.94		
Per Capita Income (\$) (1993)		15,880			.88		.79		
% below Poverty Level (1990)		13.3			1.24		1.01		
% Minority (1990)		0.4			.04		.02		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	450,000		27,778			0		477,778	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	20	5 / 3	5 / 11	0 / 0	2.6	708,410	528,170	1,663,945	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
53		19		28	39		53		8
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
70		23		93	0.0: 1			2.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		47			0			16	
Cost/Job, EDA (\$)			3,329		Cost/Job, RLF (\$)			3,534	

Scirp and DC									
Salem, IL					Project 06-39-02704.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/95		
YEAR OF GRANT		1994					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		11.0			1.45		1.47		
Per Capita Income (\$) (1994)		17,392			.76		.82		
% below Poverty Level (1990)		16.4			1.37		1.25		
% Minority (1990)		5.2			.24		.26		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	600,000		100,000			0		700,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	rivate-Sector Funds (\$)	
	9	0 / 0	0 / 0	0 / 0	0.8	705,650	720,888	4,465,714	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
7		79		14	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
236		45		281	2.6: 1		6.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
4		41			0		0		
Cost/Job, EDA (\$)			556			Cost/Job, RLF (\$)		649	

Shorebank Neighborhood Institution									
Chicago, IL					Project 06-39-02769.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/02/96		
YEAR OF GRANT		1995			Years to Distribute		Too recent		
LOAN-TO-GRANT RATIO		0.9:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1995)		8.0			1.07		1.16		
Per Capita Income (\$) (1995)		24,917			1.07		1.15		
% below Poverty Level (1990)		14.2			1.19		1.08		
% Minority (1990)		37.2			1.72		1.89		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	450,000		150,000		0		600,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	-42.9	550,000	0	2,758,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
18		82		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
18		143		161	0.0: 1		5.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
17		4			23		27		
Cost/Job, EDA (\$)		3,270			Cost/Job, RLF (\$)		4,360		

Greater North-Pulaski LDC									
Chicago, IL					Project 06-39-02814.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/18/98		
YEAR OF GRANT		1996					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.0:1					Up and Running Too recent		
					Produced Jobs		Too recent		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1996)		6.1			1.07		1.00		
Per Capita Income (\$) (1996)		26,001			1.06		1.15		
% below Poverty Level (1990)		14.2			1.19		1.08		
% Minority (1990)		37.2			1.72		1.89		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	375,000		125,000			0		500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	500,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		0		0	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			N/A			N/A	
Cost/Job, EDA (\$)			No jobs		Cost/Job, RLF (\$)			No jobs	

Cities of East Chicago/Gary/Hammond

East Chicago, IN

Project 06-39-02867.00

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	07/02/99
YEAR OF GRANT	1997		Years to Distribute	Too recent
LOAN-TO-GRANT RATIO	0.0:1		Up and Running	Too recent
			Produced Jobs	Too recent

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1997)	6.9	1.47	1.28
Per Capita Income (\$) (1997)	20,976	.96	.89
% below Poverty Level (1990)	13.8	1.29	1.05
% Minority (1990)	29.7	3.15	1.51

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	300,000		300,000		0		600,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	600,000	0

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
N/A	N/A	N/A	N/A	N/A	N/A
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
0	0	0	N/A: 1	N/A: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
N/A	N/A		N/A	N/A	
Cost/Job, EDA (\$)		No jobs	Cost/Job, RLF (\$)		No jobs

Headwaters Regional Development Commission

Bemidji, MN

Project 06-39-18011.03

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	01/25/80
YEAR OF GRANT	1979		Years to Distribute	9.2 years
LOAN-TO-GRANT RATIO	2.9:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1979)	7.2	1.41	1.01
Per Capita Income (\$) (1979)	5,221	.69	.70
% below Poverty Level (1990)	24.0	2.35	1.83
% Minority (1990)	17.2	3.12	.88

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	2,043,000		123,333		54,000		2,220,333	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	94	2 / 0	2 / 2	15 / 18	0.8	6,512,704	2,539,516	20,067,792

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
38	43	20	55	28	17
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage	Private-Sector Leverage	
1,237	104	1,341	1.2: 1	3.1: 1	
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)	% of Loans to Female-Owned Businesses (%)	
10	50		2	13	
Cost/Job, EDA (\$)		1,016	Cost/Job, RLF (\$)		1,104

Detroit Economic Growth Corporation									
Detroit, MI					Project 06-39-18022.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/99		
YEAR OF GRANT		1997					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		3.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1997)		6.0			1.13		1.11		
Per Capita Income (\$) (1997)		22,351			.93		.95		
% below Poverty Level (1990)		20.1			1.53		1.53		
% Minority (1990)		42.6			2.58		2.17		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,600,000		0			0		1,600,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	67	0 / 0	0 / 0	3 / 7	N/A	5,274,320	2,407,000	10,654,384	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
867		0		867	0.0: 1		2.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			14		2		
Cost/Job, EDA (\$)		-726			Cost/Job, RLF (\$)		-726		

Rantoul, Illinois								
Rantoul, IL					Project 06-49-02663.00			
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 03/22/94	
YEAR OF GRANT		1993					Years to Distribute 2.3 years	
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1993)		4.0			.56		.59	
Per Capita Income (\$) (1993)		17,521			.82		.87	
% below Poverty Level (1990)		15.6			1.31		1.19	
% Minority (1990)		15.4			.71		.78	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	951,000		317,000		0		1,268,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	11	0 / 0	9 / 6	9 / 18	- 4.4	1,408,800	1,018,418	2,683,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)
91		9	0		56		35	9
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
258		2	260		0.0: 1		1.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
N/A		N/A			10		4	
Cost/Job, EDA (\$)			1,782		Cost/Job, RLF (\$)			2,375

Door Company Economic Development Corporation									
Sturgeon Bay, WI					Project 06-49-02687.00				
TYPE OF GRANT		Defense Adjustment		SCHEDULE		First Distribution from EDA 11/22/95			
YEAR OF GRANT		1994				Years to Distribute Too recent			
LOAN-TO-GRANT RATIO		1.2:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1994)		7.8		1.50		1.04			
Per Capita Income (\$) (1994)		19,050		.96		.90			
% below Poverty Level (1990)		9.8		.92		.75			
% Minority (1990)		0.9		.11		.04			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	330,000		70,000		0		400,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	6	0 / 0	0 / 0	0 / 0	1.5	460,000	417,007	2,169,236	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
16		84	0	99		0	1		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
66		0	66	0.0: 1			4.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
0		5		0			20		
Cost/Job, EDA (\$)			978		Cost/Job, RLF (\$)			1,185	

Grantee Profiles: Seattle Region

Del Norte Economic Development Commission									
Crescent City, CA					Project 07-19-01782.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 08/04/76		
YEAR OF GRANT		1976					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1976)		20.0			2.02		2.35		
Per Capita Income (\$) (1976)		5,691			.80		.92		
% below Poverty Level (1990)		15.7			1.25		1.20		
% Minority (1990)		13.6			.44		.69		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,050,000		450,000			0		1,500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	96	0 / 0	0 / 0	0 / 0	- 2.2	5,010,770	766,590	11,107,173	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		0	0		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	841		0.1: 1		2.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			0		N/A		
Cost/Job, EDA (\$)			6,090		Cost/Job, RLF (\$)			8,700	

Hoopa Valley Tribal Council									
Hoopa, CA					Project 07-19-01796.01				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 09/06/77		
YEAR OF GRANT		1976					Years to Distribute 7.3 years		
LOAN-TO-GRANT RATIO		3.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1976)		16.1			1.63		1.89		
Per Capita Income (\$) (1976)		6,077			.86		.99		
% below Poverty Level (1990)		17.6			1.41		1.34		
% Minority (1990)		9.3			.30		.47		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,482,500		0			0		1,482,500	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	268	1 / 2	0 / 0	2 / 6	3.9	5,516,291	2,695,970	5,176,919	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
63		29		8	55		44		2
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
499		442		941	0.0: 1		0.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
65		24			100		38		
Cost/Job, EDA (\$)		5,217			Cost/Job, RLF (\$)		5,217		

San Joaquin County Employment and Economic Development Department

Stockton, CA

Project 07-19-01936.00

TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA		10/25/77			
YEAR OF GRANT		1977				Years to Distribute		N/A			
LOAN-TO-GRANT RATIO		3.3:1				Up and Running		Yes			
						Produced Jobs		Yes			
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.				
Unemployment Rate (%) (1977)		10.7		1.08		1.26					
Per Capita Income (\$) (1977)		6,672		.94		1.08					
% below Poverty Level (1990)		15.7		1.26		1.20					
% Minority (1990)		26.5		.86		1.35					
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant		Other		Total				
	3,850,000		1,650,000		0		5,500,000				
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)			
	95	0 / 0	0 / 0	0 / 0	4.4	18,381,806	10,578,845	19,844,998			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)							
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
0		0		0		0		0		0	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage		
N/A		N/A		1,976		0.0: 1			1.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers				% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
N/A		N/A				N/A			N/A		
Cost/Job, EDA (\$)		6,247				Cost/Job, RLF (\$)			8,925		

Columbia River Fish Commission

Portland, OR

Project 07-19-01941.00

TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA		02/17/78	
YEAR OF GRANT		1978				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		N/A:1				Up and Running		No	
						Produced Jobs		No	
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1978)		9.4				.99		1.22	
Per Capita Income (\$) (1978)		8,049				1.16		1.19	
% below Poverty Level (1990)		13.1				1.06		1.00	
% Minority (1990)		12.8				1.78		.65	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,377,741		1,359			0		1,379,100	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	N/A	0	0	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		0		0	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)		No jobs			Cost/Job, RLF (\$)		No jobs		

Redwood Region Economic Development Commission									
Eureka, CA					Project 07-19-02074.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/80		
YEAR OF GRANT		1978					Years to Distribute		N/A
LOAN-TO-GRANT RATIO		2.7:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1978)		11.4			1.24		1.48		
Per Capita Income (\$) (1978)		6,656			.85		.99		
% below Poverty Level (1990)		14.2			1.13		1.08		
% Minority (1990)		10.1			.33		.51		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,913,000		0			0		2,913,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	94	2 / 1	2 / 3	15 / 34	0.0	7,770,419	2,935,850	6,308,373	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
35		48		17	57		35		8
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
470		141		611	0.0: 1			0.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
6		17			6			10	
Cost/Job, EDA (\$)		18,368			Cost/Job, RLF (\$)			18,368	

IDA-ORE Planning and Development									
Weiser, ID					Project 07-19-02410.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/01/80		
YEAR OF GRANT		1980					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		N/A:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		9.6			1.68		1.57		
Per Capita Income (\$) (1980)		7,025			.96		.85		
% below Poverty Level (1990)		16.9			1.27		1.29		
% Minority (1990)		4.1			.74		.21		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,000,000		0			0		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	rivate-Sector Funds (\$)	
	6	17 / 22	0 / 0	33 / 32	- 5.2	269,321	64,520	144,863	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
37		0		63	11		89		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
17		52		69	0.1: 1		0.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
2		15			11		0		
Cost/Job, EDA (\$)			57,753		Cost/Job, RLF (\$)			57,753	

Panhandle Area Council									
Hayden, ID					Project 07-19-02610.02				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/11/82		
YEAR OF GRANT		1982					Years to Distribute 3.2 years		
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1982)		11.2			1.42		1.58		
Per Capita Income (\$) (1982)		8,729			1.00		.86		
% below Poverty Level (1990)		12.1			.91		.92		
% Minority (1990)		2.0			.37		.10		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		550,000		0		298,666		848,666	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	20	0 / 0	0 / 0	40 / 56	- 2.4	1,682,500	529,268	2,295,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
30		67		2	72		17		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
189		0		189	0.0: 1		1.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
5		2			0		3		
Cost/Job, EDA (\$)		3,460			Cost/Job, RLF (\$)		5,339		

Oregon Economic Development Department									
Salem, OR					Project 07-19-02634.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 08/07/84		
YEAR OF GRANT		1982					Years to Distribute 2.9 years		
LOAN-TO-GRANT RATIO		4.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1982)		7.1							1.00
Per Capita Income (\$) (1982)		8,958							.88
% below Poverty Level (1990)		13.6							1.03
% Minority (1990)		6.8							.35
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,000,000		666,667			0		2,666,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	106	5 / 6	7 / 4	6 / 4	6.2	10,713,176	5,012,220	32,926,325	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		69		14	93		2		5
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
1,492		344		1,836	0.7: 1			3.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
3		3			5			8	
Cost/Job, EDA (\$)		683			Cost/Job, RLF (\$)			911	

City of Coalinga								
Coalinga, CA				Project 07-19-02707.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 04/17/84		
YEAR OF GRANT		1983				Years to Distribute 4.5 years		
LOAN-TO-GRANT RATIO		2.6:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		10.5		1.42		1.38		
Per Capita Income (\$) (1983)		11,024		.83		.98		
% below Poverty Level (1990)		21.4		1.71		1.63		
% Minority (1990)		36.5		1.18		1.86		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	200,000		0		0		200,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	23	0 / 0	0 / 0	13 / 4	5.4	511,600	354,422	1,645,287
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
56		12	42	0		106	4	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
60		52	112	0.0: 1		3.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
21		6		10		15		
Cost/Job, EDA (\$)			1,312	Cost/Job, RLF (\$)			1,312	

California Trade and Commerce Agency									
Sacramento, CA					Project 07-19-02709.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		06/01/84	
YEAR OF GRANT		1983				Years to Distribute		3.4 years	
LOAN-TO-GRANT RATIO		2.5:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		9.2				1.24		1.21	
Per Capita Income (\$) (1983)		9,625				.73		.85	
% below Poverty Level (1990)		22.6				1.81		1.72	
% Minority (1990)		34.1				1.10		1.74	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,666,667		666,667			0		2,333,334	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	27	0 / 0	4 / 9	15 / 18	6.6	5,740,762	4,621,997	24,204,539	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
11		40		13	45		14		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
706		324		1,030	0.1: 1		4.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
45		0			9		2		
Cost/Job, EDA (\$)		1,220			Cost/Job, RLF (\$)		1,708		

White Pine County									
Ely, NV					Project 07-19-02801.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 04/12/85		
YEAR OF GRANT		1984					Years to Distribute 2.2 years		
LOAN-TO-GRANT RATIO		1.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		14.4			1.43		1.48		
Per Capita Income (\$) (1984)		10,317			.79		.87		
% below Poverty Level (1990)		10.9			1.07		.83		
% Minority (1990)		8.8			.56		.45		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		161,625		0		53,875		215,500	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	7	0 / 0	14 / 1	14 / 4	1.7	394,375	265,423	1,959,144	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
33		52		15	45		15		40
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
75		8		83	1.5: 1			5.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		18			0			1	
Cost/Job, EDA (\$)		2,030			Cost/Job, RLF (\$)			2,707	

Mid-Columbia Economic Development District									
City Of The Dalles, OR					Project 07-19-02826.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 05/15/86		
YEAR OF GRANT		1985					Years to Distribute 2.3 years		
LOAN-TO-GRANT RATIO		3.4:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		13.6			1.26		1.42		
Per Capita Income (\$) (1985)		11,098			.94		.88		
% below Poverty Level (1990)		15.7			1.26		1.19		
% Minority (1990)		9.4			1.31		.48		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	300,000		0			100,000		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	36	3 / 4	0 / 0	8 / 10	- 1.1	1,367,715	347,599	4,625,585	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
20		74		1	69		6		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
285		0		285	0.4: 1		3.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
29		49			4		18		
Cost/Job, EDA (\$)		1,300			Cost/Job, RLF (\$)		1,733		

Skagit Council of Governments								
Burlington, WA				Project 07-19-02867.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 10/23/85		
YEAR OF GRANT		1985				Years to Distribute 2.6 years		
LOAN-TO-GRANT RATIO		3.5:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		14.3		1.28		1.49		
Per Capita Income (\$) (1985)		12,233		.93		.97		
% below Poverty Level (1990)		11.5		1.05		.88		
% Minority (1990)		6.8		.60		.34		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	688,312		0		144,933		833,245	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	35	11 / 2	0 / 1	20 / 27	- 0.9	2,941,893	735,782	18,173,620
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
43		21	35	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
541		242	783	2.4: 1		6.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
16		10		0		2		
Cost/Job, EDA (\$)			1,223	Cost/Job, RLF (\$)			1,480	

Department of Community, Trade, and Economic Development									
Olympia, WA				Project 07-19-02877.00					
TYPE OF GRANT		SSED/Other		SCHEDULE	First Distribution from EDA		11/25/86		
YEAR OF GRANT		1985			Years to Distribute		1.3 years		
LOAN-TO-GRANT RATIO		2.3:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1985)		11.5		1.03		1.20			
Per Capita Income (\$) (1985)		11,756		.90		.94			
% below Poverty Level (1990)		10.1		.92		.77			
% Minority (1990)		7.9		.69		.40			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	872,900		0		0		872,900		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	76	0 / 0	3 / 2	3 / 1	3.5	2,006,785	1,239,525	10,720,934	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)	Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)
31	40		30		23		41		36
Jobs Created	Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
348	252		600		0.5: 1		5.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
4		30		5			9		
Cost/Job, EDA (\$)			995		Cost/Job, RLF (\$)			995	

Southeast Idaho Council of Governments

Pocatello, ID

Project 07-19-02881.00

TYPE OF GRANT	SSED/Other	SCHEDULE		First Distribution from EDA	01/07/86
YEAR OF GRANT	1985			Years to Distribute	N/A
LOAN-TO-GRANT RATIO	1.5:1			Up and Running	Yes
				Produced Jobs	Yes
COMMUNITY DISTRESS			Ratio to State		Ratio to U.S.
Unemployment Rate (%) (1985)	10.0			1.02	1.04
Per Capita Income (\$) (1985)	7,822			.76	.62
% below Poverty Level (1990)	14.3			1.08	1.09
% Minority (1990)	1.6			.28	.08
PROJECT-RELATED GRANT SUPPORT					
Grant (\$)	EDA		Applicant		Total
	350,000		250,000		332,805
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base
	8	13 / 2	25 / 67	13 / 14	0.7
					500,330
					363,146
					252,355
PROJECT-RELATED DIRECT ECONOMIC EFFECTS					
Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
10	20	70	0	22	6
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
63	35	98	0.0: 1		0.5: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
49	21		9		0
Cost/Job, EDA (\$)		3,616	Cost/Job, RLF (\$)		3,439

City of Los Angeles

Los Angeles, CA

Project 07-19-03106.00

TYPE OF GRANT	SSED/Other	SCHEDULE		First Distribution from EDA	12/10/90
YEAR OF GRANT	1989			Years to Distribute	4.0 years
LOAN-TO-GRANT RATIO	1.0:1			Up and Running	Yes
				Produced Jobs	Yes
COMMUNITY DISTRESS			Ratio to State		Ratio to U.S.
Unemployment Rate (%) (1989)	5.8			.97	.93
Per Capita Income (\$) (1989)	18,568			1.00	1.14
% below Poverty Level (1990)	15.1			1.20	1.15
% Minority (1990)	43.1			1.39	2.19
PROJECT-RELATED GRANT SUPPORT					
Grant (\$)	EDA		Applicant		Total
	775,000		338,545		1,113,545
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base
	16	0 / 0	6 / 21	19 / 6	2.2
					1,163,545
					1,302,990
					4,180,000
PROJECT-RELATED DIRECT ECONOMIC EFFECTS					
Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
0	73	27	0	100	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
409	65	474	1.3: 1		3.6: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
82	0		72		4
Cost/Job, EDA (\$)		657	Cost/Job, RLF (\$)		944

The Lending Network								
Chehalis, WA				Project 07-19-03752.00				
TYPE OF GRANT		SSED/Other		SCHEDULE		First Distribution from EDA 05/04/98		
YEAR OF GRANT		1997				Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.0:1				Up and Running Too recent		
						Produced Jobs Too recent		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1997)		8.6		1.34		1.59		
Per Capita Income (\$) (1997)		18,091		.76		.77		
% below Poverty Level (1990)		14.4		1.32		1.10		
% Minority (1990)		3.1		.27		.16		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	100,000		0		0		100,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	1	0 / 0	0 / 0	0 / 0	N/A	100,000	103,448	239,300
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
0		100	0	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
0		10	10	0.0: 1			2.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0		0			0	
Cost/Job, EDA (\$)			190	Cost/Job, RLF (\$)			190	

Fame Assistance									
Los Angeles, CA					Project 07-19-62007.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		05/11/95	
YEAR OF GRANT		1994				Years to Distribute		Not yet distributed	
LOAN-TO-GRANT RATIO		0.7:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		9.8				1.05		1.31	
Per Capita Income (\$) (1994)		22,525				.99		1.07	
% below Poverty Level (1990)		15.1				1.20		1.15	
% Minority (1990)		43.1				1.39		2.19	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,000,000		0			0		2,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	10	10 / 14	30 / 36	0 / 0	0.0	1,380,500	2,000,000	20,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		59		41	0		38		62
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
27		55		82	0.0: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
47		2			66			34	
Cost/Job, EDA (\$)		5,808			Cost/Job, RLF (\$)			5,808	

Community Development Commission of Los Angeles								
Los Angeles, CA					Project 07-19-62008.00			
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 01/18/96	
YEAR OF GRANT		1994					Years to Distribute Too recent	
LOAN-TO-GRANT RATIO		0.7:1					Up and Running Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1994)		9.8			1.05		1.31	
Per Capita Income (\$) (1994)		22,525			.99		1.07	
% below Poverty Level (1990)		15.1			1.20		1.15	
% Minority (1990)		43.1			1.39		2.19	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	5,000,000		0		585,000		5,585,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	20	0 / 0	10 / 3	0 / 0	2.0	3,665,906	5,885,037	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
0		57	43	3		85	13	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
111		71	182	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		14		4		
Cost/Job, EDA (\$)		3,192		Cost/Job, RLF (\$)		3,565		

Valley Economic Development Center									
Los Angeles, CA					Project 07-19-62009.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 12/13/94		
YEAR OF GRANT		1994					Years to Distribute 2.7 years		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		9.8			1.05		1.31		
Per Capita Income (\$) (1994)		22,525			.99		1.07		
% below Poverty Level (1990)		15.1			1.20		1.15		
% Minority (1990)		43.1			1.39		2.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	6,000,000		0			0		6,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	32	0 / 0	0 / 0	0 / 0	0.0	6,608,704	6,000,000	17,205,302	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
5		62		37	39		37		28
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
646		1,359		1,999	0.0: 1			2.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			36			14	
Cost/Job, EDA (\$)		871			Cost/Job, RLF (\$)			871	

Community Development Commission of Los Angeles								
Los Angeles, CA					Project 07-19-62012.00			
TYPE OF GRANT		SSED/Other		SCHEDULE	First Distribution from EDA		11/01/95	
YEAR OF GRANT		1995			Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.6:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1995)		9.8		1.04		1.42		
Per Capita Income (\$) (1995)		22,512		.98		1.04		
% below Poverty Level (1990)		15.1		1.20		1.15		
% Minority (1990)		43.1		1.39		2.19		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,470,030		0		166,668		1,636,698	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	2	0 / 0	0 / 0	0 / 0	-31.7	1,000,000	1,675,480	0
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
0		0	100	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		8	8	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		N/A		N/A		
Cost/Job, EDA (\$)		39,400		Cost/Job, RLF (\$)		43,867		

Community Financial Resource Center									
Los Angeles, CA					Project 07-19-62014.00				
TYPE OF GRANT		SSED/Other			SCHEDULE	First Distribution from EDA		10/21/96	
YEAR OF GRANT		1995				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		0.5:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		9.8				1.04		1.42	
Per Capita Income (\$) (1995)		22,512				.98		1.04	
% below Poverty Level (1990)		15.1				1.20		1.15	
% Minority (1990)		43.1				1.39		2.19	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,000,000		0			200,000		2,200,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	17	6 / 3	0 / 0	0 / 0	1.4	1,147,000	2,260,439	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	7		44		49
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
10		22		32	0.0: 1		0.0: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
15		1			66		15		
Cost/Job, EDA (\$)		8,902			Cost/Job, RLF (\$)		9,792		

County of Ventura									
San Buenaventura, CA					Project 07-19-62015.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA		09/14/95
YEAR OF GRANT		1995					Years to Distribute		Not yet distributed
LOAN-TO-GRANT RATIO		0.7:1					Up and Running		Yes
							Produced Jobs		Yes
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		8.9					.95		1.29
Per Capita Income (\$) (1995)		23,845					1.04		1.10
% below Poverty Level (1990)		7.3					.58		.56
% Minority (1990)		20.8					.67		1.06
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		1,775,000		222,000		0		1,997,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	16	0 / 0	13 / 8	0 / 0	2.0	1,370,000	2,116,000	333,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		88		12	39		45		16
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
49		5		54	0.2: 1			0.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			37			29	
Cost/Job, EDA (\$)		5,868			Cost/Job, RLF (\$)			6,602	

Pacific Coast Regional Small Business Development									
Los Angeles, CA					Project 07-19-62016.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 11/01/95		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.6:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		9.8			1.04		1.42		
Per Capita Income (\$) (1995)		22,512			.98		1.04		
% below Poverty Level (1990)		15.1			1.20		1.15		
% Minority (1990)		43.1			1.39		2.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	2,700,000		0			0		2,700,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	9	11 / 6	0 / 0	0 / 0	0.3	1,655,000	2,720,770	5,750,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		36		64	23		33		44
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
16		209		225	0.1: 1		3.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
6		2			28		0		
Cost/Job, EDA (\$)		2,765			Cost/Job, RLF (\$)		2,765		

Pasadena Development Corporation									
Pasadena, CA					Project 07-19-62019.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/18/96		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		9.8			1.04		1.42		
Per Capita Income (\$) (1995)		22,512			.98		1.04		
% below Poverty Level (1990)		15.1			1.20		1.15		
% Minority (1990)		43.1			1.39		2.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			67,000		567,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	0.0	560,000	567,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
36		64		0	0		58		42
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
57		0		57	0.1: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
51		33			22			18	
Cost/Job, EDA (\$)		1,490			Cost/Job, RLF (\$)			1,690	

Asian Pacific Revolving Loan Fund of Los Angeles									
Los Angeles, CA					Project 07-19-62020.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 10/01/96		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		9.8			1.04		1.42		
Per Capita Income (\$) (1995)		22,512			.98		1.04		
% below Poverty Level (1990)		15.1			1.20		1.15		
% Minority (1990)		43.1			1.39		2.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	900,000		0			0		900,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	10	0 / 0	0 / 0	0 / 0	0.0	721,000	900,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		86		14	35		11		54
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
25		16		41	0.5: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
97		38			100			7	
Cost/Job, EDA (\$)		3,730			Cost/Job, RLF (\$)			3,730	

CCD Business Development Corporation									
Roseburg, OR					Project 07-39-02092.04				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 03/08/85			
YEAR OF GRANT		1985				Years to Distribute N/A			
LOAN-TO-GRANT RATIO		4.1:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1985)		12.9			1.19		1.34		
Per Capita Income (\$) (1985)		10,672			.90		.85		
% below Poverty Level (1990)		14.9			1.20		1.13		
% Minority (1990)		3.3			.46		.17		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	1,968,810			450,000		0		2,418,810	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	112	2 / 2	8 / 8	10 / 126	- 0.1	9,929,996	2,389,638	37,450,747	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
39		46		3	90		6		4
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
1,316		99		1,415	0.0: 1		3.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			0		18		
Cost/Job, EDA (\$)		1,121			Cost/Job, RLF (\$)		1,378		

City of Portland, Oregon, Portland Development Commission									
Portland, OR					Project 07-39-02093.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		03/08/85	
YEAR OF GRANT		1985				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		2.2:1				Up and Running		Yes	
						Produced Jobs		N/A	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1985)		10.5			.97		1.09		
Per Capita Income (\$) (1985)		13,477			1.14		1.07		
% below Poverty Level (1990)		13.1			1.06		1.00		
% Minority (1990)		12.8			1.78		.65		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,137,500		487,500			0		1,625,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	N/A	N/A /N/A	N/A /N/A	N/A /N/A	- 1.7	3,508,075	1,250,877	N/A	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A		N/A	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)		No job info.			Cost/Job, RLF (\$)		No job info.		

Guam Growth Council

Guam, U.S. Territory

Project 07-39-02180.02

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	01/21/81
YEAR OF GRANT	1980		Years to Distribute	6.9 years
LOAN-TO-GRANT RATIO	1.0:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1980)	N/A	N/A	N/A
Per Capita Income (\$) (1980)	N/A	N/A	N/A
% below Poverty Level (1990)	N/A	N/A	N/A
% Minority (1990)	N/A	N/A	N/A

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	257,000		0		0		257,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	5	0 / 0	0 / 0	40 / 15	- 0.7	257,000	223,348	200,400

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
17	5	78	10	12	0
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
27	24	51	0.7: 1		0.8: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
43	0		0		0
Cost/Job, EDA (\$)		13,623	Cost/Job, RLF (\$)		13,623

City of Los Angeles

Los Angeles, CA

Project 07-39-02236.04

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	06/10/80
YEAR OF GRANT	1979		Years to Distribute	6.8 years
LOAN-TO-GRANT RATIO	3.0:1		Up and Running	Yes
			Produced Jobs	Yes

COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.
Unemployment Rate (%) (1979)	8.0	.98	1.13
Per Capita Income (\$) (1979)	8,669	1.01	1.17
% below Poverty Level (1990)	15.1	1.20	1.15
% Minority (1990)	43.1	1.39	2.19

PROJECT-RELATED GRANT SUPPORT

Grant (\$)	EDA		Applicant		Other		Total	
	1,685,000		953,182		0		2,638,182	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	78	0 / 0	4 / 7	22 / 16	1.0	7,922,590	3,096,369	16,152,107

PROJECT-RELATED DIRECT ECONOMIC EFFECTS

Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
0	70	29	19	65	16
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
992	717	1,709	0.9: 1		2.0: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
74	2		54		3
Cost/Job, EDA (\$)		606	Cost/Job, RLF (\$)		949

City of Las Vegas, Nevada									
Las Vegas, NV					Project 07-39-02258.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/83		
YEAR OF GRANT		1982					Years to Distribute 7.8 years		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1982)		6.8			1.10		.96		
Per Capita Income (\$) (1982)		11,241			.95		1.10		
% below Poverty Level (1990)		10.5			1.04		.80		
% Minority (1990)		18.7			1.19		.95		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	346,000		0			0		346,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	13	0 / 0	8 / 8	31 / 9	0.8	479,976	390,441	48,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
74		29		0	0		103		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
66		59		125	0.0: 1			0.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
52		21			7			0	
Cost/Job, EDA (\$)		5,373			Cost/Job, RLF (\$)			5,373	

City of Portland-Portland Development Commission									
Portland, OR					Project 07-39-02259.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/12/80		
YEAR OF GRANT		1979			Years to Distribute		7.9 years		
LOAN-TO-GRANT RATIO		2.0:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1979)		7.1			.96		1.00		
Per Capita Income (\$) (1979)		8,689			1.15		1.17		
% below Poverty Level (1990)		13.1			1.06		1.00		
% Minority (1990)		12.8			1.78		.65		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,213,552		0			44,724		1,258,276	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	27	0 / 0	0 / 0	0 / 0	0.7	2,455,426	1,415,886	15,640,134	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
10		86		4	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
313		524		837	0.0: 1			6.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			N/A			N/A	
Cost/Job, EDA (\$)			4,552		Cost/Job, RLF (\$)			4,396	

City of Tacoma									
Tacoma, WA					Project 07-39-02273.02				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		11/18/80	
YEAR OF GRANT		1979				Years to Distribute		6.3 years	
LOAN-TO-GRANT RATIO		3.6:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1979)		9.6			1.09		1.35		
Per Capita Income (\$) (1979)		7,146			.91		.96		
% below Poverty Level (1990)		11.4			1.04		.87		
% Minority (1990)		14.8			1.30		.75		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	1,170,000			0		170,000		1,340,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	40	0 / 0	8 / 9	13 / 17	3.4	4,851,498	2,153,227	24,838,710	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
22		71		7	32		40		28
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
655		183		838	0.0: 1			5.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
8		1			12			0	
Cost/Job, EDA (\$)		260			Cost/Job, RLF (\$)			298	

Washington Rural Development									
Moses Lake, WA					Project 07-39-02274.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/81		
YEAR OF GRANT		1979					Years to Distribute Not yet distributed		
LOAN-TO-GRANT RATIO		N/A:1					Up and Running N/A		
							Produced Jobs N/A		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1979)		13.4			2.06		1.89		
Per Capita Income (\$) (1979)		5,446			.73		.73		
% below Poverty Level (1990)		25.8			2.06		1.97		
% Minority (1990)		4.0			.33		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	100,228			85,494		0		185,722	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	N/A	N/A /N/A	N/A /N/A	N/A /N/A	N/A	N/A	N/A	N/A	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
N/A		N/A		N/A	N/A: 1			N/A: 1	
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A			N/A		N/A			N/A	
Cost/Job, EDA (\$)			No job info.		Cost/Job, RLF (\$)			No job info.	

City and County of San Francisco

San Francisco, CA

Project 07-39-02279.00

TYPE OF GRANT		LTED	SCHEDULE		First Distribution from EDA		11/11/80		
YEAR OF GRANT		1979			Years to Distribute		2.8 years		
LOAN-TO-GRANT RATIO		3.9:1			Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1979)			8.2		1.00		1.15		
Per Capita Income (\$) (1979)			11,503		1.34		1.55		
% below Poverty Level (1990)			12.7		1.01		.97		
% Minority (1990)			46.4		1.50		2.36		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		1,100,000		0		0		1,100,000	
Financial Statistics		# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
		119	3 / 3	2 / 2	18 / 18	0.8	4,284,344	1,253,530	9,343,900
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
5		95		0	16		28	56	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
929		1,040		1,969	0.9: 1		2.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
25		17			41		18		
Cost/Job, EDA (\$)		1,626			Cost/Job, RLF (\$)		1,626		

Superior California Economic Development District

Redding, CA

Project 07-39-02379.01

TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA		09/08/80	
YEAR OF GRANT		1980				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		3.3:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS						Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1980)		11.4		1.61		1.87			
Per Capita Income (\$) (1980)		8,143		.85		.98			
% below Poverty Level (1990)		13.7		1.10		1.05			
% Minority (1990)		5.9		.19		.30			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,500,000		0		0		1,500,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	115	0 / 0	0 / 0	0 / 0	- 2.2	4,878,511	910,401	15,860,750	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
0		0	0		0		0	0	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
N/A		N/A	1,043		0.0: 1			3.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)		1,706			Cost/Job, RLF (\$)			1,706	

Mid-Columbia Economic Development District									
City Of The Dalles, OR					Project 07-39-02392.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/07/81		
YEAR OF GRANT		1980					Years to Distribute .8 years		
LOAN-TO-GRANT RATIO		3.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		6.0			1.00		.98		
Per Capita Income (\$) (1980)		7,690			.91		.93		
% below Poverty Level (1990)		16.5			1.33		1.26		
% Minority (1990)		11.0			1.53		.56		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	300,000		0			0		300,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	31	0 / 0	0 / 0	29 / 39	- 3.5	1,051,598	113,965	3,105,058	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
44		44		11	66		9		23
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
166		24		190	0.6: 1			3.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
3		16			1			5	
Cost/Job, EDA (\$)			5,041		Cost/Job, RLF (\$)			5,041	

East Central Idaho Planning and Development Association								
Challis, ID				Project 07-39-02401.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 01/22/81		
YEAR OF GRANT		1980				Years to Distribute 3.1 years		
LOAN-TO-GRANT RATIO		3.4:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1980)		6.2		1.09		1.02		
Per Capita Income (\$) (1980)		6,663		.91		.80		
% below Poverty Level (1990)		14.8		1.12		1.13		
% Minority (1990)		2.0		.37		.10		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		0		0		300,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	23	0 / 0	0 / 0	39 / 24	0.3	1,017,422	317,160	747,900
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		69	15	5		61		17
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
68		38	106	0.0: 1		0.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		26		0		3		
Cost/Job, EDA (\$)		7,119		Cost/Job, RLF (\$)		7,119		

Alaska Native Foundation									
Anchorage, AK					Project 07-39-02416.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/07/80		
YEAR OF GRANT		1980					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		9.7					.87		1.59
Per Capita Income (\$) (1980)		7,660					.61		.92
% below Poverty Level (1990)		22.4					2.49		1.71
% Minority (1990)		75.7					3.11		3.85
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		0			0		800,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	rivate-Sector Funds (\$)	
	182	2 / 2	7 / 15	40 / 32	- 3.3	1,878,740	328,251	187,874	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
100		0		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
89		93		182	0.0: 1		0.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)		6,063			Cost/Job, RLF (\$)		6,063		

The East Los Angeles Commission Union									
Los Angeles, CA					Project 07-39-02429.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/14/81		
YEAR OF GRANT		1980					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		6.8					.96		1.11
Per Capita Income (\$) (1980)		9,761					1.01		1.18
% below Poverty Level (1990)		15.1					1.20		1.15
% Minority (1990)		43.1					1.39		2.19
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		500,000		0		0		500,000	
Financial Statistics		# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
		17	6 / 14	0 / 0	29 / 34	- 0.8	1,401,750	433,308	3,514,786
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
16		59		25	19		51		30
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
160		157		317	3.0: 1			2.5: 1	
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
24			0		60			13	
Cost/Job, EDA (\$)			4,268		Cost/Job, RLF (\$)			4,268	

City of Fresno									
Fresno, CA					Project 07-39-02434.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		10/13/81	
YEAR OF GRANT		1980				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		1.2:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		8.8			1.24		1.44		
Per Capita Income (\$) (1980)		8,120			.84		.98		
% below Poverty Level (1990)		21.4			1.71		1.63		
% Minority (1990)		36.5			1.18		1.86		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	349,440		149,760		0		499,200		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	4.5	578,800	879,673	N/A	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
N/A		N/A	N/A		N/A		N/A	N/A	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	211		N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)			2,998		Cost/Job, RLF (\$)			4,283	

City of Richmond									
Richmond, CA					Project 07-39-02437.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/12/81		
YEAR OF GRANT		1980					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		0.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		5.9					.83		.97
Per Capita Income (\$) (1980)		10,909					1.13		1.32
% below Poverty Level (1990)		7.3					.58		.56
% Minority (1990)		23.9					.77		1.22
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	692,500		0			0		692,500	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	60	2 / 2	10 / 5	23 / 22	- 5.1	1,574,197	76,290	1,451,580	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
10		86		4	2		0	66	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
N/A		N/A		72	0.9: 1			0.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			83			19	
Cost/Job, EDA (\$)				18,021	Cost/Job, RLF (\$)			18,021	

Crown Economic Development Commission of Kings County									
Hanford, CA					Project 07-39-02498.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/25/84		
YEAR OF GRANT		1982					Years to Distribute 6.2 years		
LOAN-TO-GRANT RATIO		3.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1982)		8.0			1.18		1.13		
Per Capita Income (\$) (1982)		11,273			.94		1.11		
% below Poverty Level (1990)		18.2			1.45		1.39		
% Minority (1990)		36.1			1.17		1.84		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	915,420		460,000			0		1,375,420	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	67	4 / 5	0 / 0	10 / 10	1.6	4,308,150	1,690,192	8,014,759	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
22		66		12	37		44		19
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
361		137		498	0.6: 1		1.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
29		20			18		5		
Cost/Job, EDA (\$)		1,038			Cost/Job, RLF (\$)		1,559		

Operation Second Chance								
San Bernardino, CA					Project 07-39-02499.00			
TYPE OF GRANT	LTED		SCHEDULE		First Distribution from EDA		12/27/83	
YEAR OF GRANT	1982				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO	N/A:1				Up and Running		N/A	
					Produced Jobs		N/A	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1982)			7.2		1.06		1.01	
Per Capita Income (\$) (1982)			9,882		.82		.97	
% below Poverty Level (1990)			12.7		1.01		.97	
% Minority (1990)			26.9		.87		1.37	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	247,000		28,000		0		275,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	N/A	N/A /N/A	N/A /N/A	N/A /N/A	N/A	N/A	N/A	N/A
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A	N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
N/A		N/A	N/A	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		N/A		N/A		
Cost/Job, EDA (\$)			No job info.		Cost/Job, RLF (\$)		No job info.	

Panhandle Area Council									
Hayden, ID					Project 07-39-02500.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/22/83		
YEAR OF GRANT		1982					Years to Distribute 3.2 years		
LOAN-TO-GRANT RATIO		2.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1982)		11.2			1.42		1.58		
Per Capita Income (\$) (1982)		8,729			1.00		.86		
% below Poverty Level (1990)		12.1			.91		.92		
% Minority (1990)		2.0			.37		.10		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		50,000			267,621		1,117,621	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	41	2 / 1	5 / 3	17 / 11	1.9	2,843,124	1,443,241	6,015,987	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
9		86		5	46		27		27
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
474		29		503	0.0: 1			2.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
3		29			2			2	
Cost/Job, EDA (\$)				904	Cost/Job, RLF (\$)			1,262	

City of Berkeley									
Berkeley, CA					Project 07-39-02523.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/21/82		
YEAR OF GRANT		1980					Years to Distribute 6.9 years		
LOAN-TO-GRANT RATIO		3.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1980)		7.0					.99		1.15
Per Capita Income (\$) (1980)		9,697					1.01		1.17
% below Poverty Level (1990)		10.6					.85		.81
% Minority (1990)		40.4					1.31		2.06
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		0			0		500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	30	13 / 19	10 / 7	17 / 21	2.3	1,478,417	688,100	4,620,929	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
30		70		1	0		39		61
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
114		20		134	0.0: 1		3.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
35		29			51		18		
Cost/Job, EDA (\$)		6,318			Cost/Job, RLF (\$)		6,318		

City of Compton									
Compton, CA					Project 07-39-02711.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		05/05/86	
YEAR OF GRANT		1983				Years to Distribute		1.2 years	
LOAN-TO-GRANT RATIO		1.6:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1983)		6.9			.93		.91		
Per Capita Income (\$) (1983)		13,371			1.01		1.19		
% below Poverty Level (1990)		15.1			1.20		1.15		
% Minority (1990)		43.1			1.39		2.19		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	387,500		387,500			0		775,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	16	6 / 12	19 / 26	13 / 16	1.2	1,225,041	888,225	2,756,904	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
38		61		0	31		69		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
69		100		169	0.0: 1		2.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
87		10			96		11		
Cost/Job, EDA (\$)		2,196			Cost/Job, RLF (\$)		4,392		

Cowlitz-Wahkiakum Council of Governments									
Kelso, WA					Project 07-39-02712.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		10/21/85	
YEAR OF GRANT		1983				Years to Distribute		4.1 years	
LOAN-TO-GRANT RATIO		2.4:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1983)		12.8			1.35		1.68		
Per Capita Income (\$) (1983)		10,716			.90		.95		
% below Poverty Level (1990)		13.3			1.22		1.02		
% Minority (1990)		4.8			.42		.24		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	300,000		100,000			0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	12	0 / 0	0 / 0	17 / 17	0.4	960,100	420,028	3,324,430	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
51		11		39	27		38		35
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
242		78		320	0.0: 1			3.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
9		32			0			44	
Cost/Job, EDA (\$)		1,148			Cost/Job, RLF (\$)			1,530	

Tri-County Economic Development District								
Colville, WA				Project 07-39-02713.01				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 07/15/85		
YEAR OF GRANT		1983				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		3.8:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1983)		15.1		1.59		1.99		
Per Capita Income (\$) (1983)		8,453		.71		.75		
% below Poverty Level (1990)		17.2		1.57		1.31		
% Minority (1990)		7.4		.65		.38		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	600,000		100,000		100,000		800,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	97	0 / 0	3 / 4	13 / 13	2.3	3,046,645	1,041,002	10,549,870
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
36		53	11	39		40	21	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
422		113	535	0.4: 1		3.5: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
3		34		4		28		
Cost/Job, EDA (\$)			552		Cost/Job, RLF (\$)		736	

Southeast Idaho Council of Governments									
Pocatello, ID					Project 07-39-02770.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/05/85		
YEAR OF GRANT		1984					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		4.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		9.6			.98		.99		
Per Capita Income (\$) (1984)		9,674			1.01		.81		
% below Poverty Level (1990)		13.8			1.04		1.05		
% Minority (1990)		6.2			1.12		.32		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	600,000		0			400,000		1,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	42	2 / 2	12 / 10	2 / 2	2.1	4,665,500	1,276,958	6,461,700	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
15		39		14	22		30		11
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
219		180		399	0.7: 1			1.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
5		13			0			3	
Cost/Job, EDA (\$)		777			Cost/Job, RLF (\$)			1,294	

East-Central Idaho Planning and Development Association									
Rexburg, ID					Project 07-39-02771.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/23/85		
YEAR OF GRANT		1984					Years to Distribute 7.1 years		
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1984)		4.1			.42		.42		
Per Capita Income (\$) (1984)		7,135			.74		.60		
% below Poverty Level (1990)		28.7			2.16		2.18		
% Minority (1990)		4.0			.72		.20		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		650,000		241,667		0		891,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	28	7 / 8	0 / 0	4 / 3	3.0	2,021,265	1,240,639	7,471,990	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
15		68		17	21		57		21
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
384		54		438	0.0: 1		3.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
4		58			0		10		
Cost/Job, EDA (\$)		597			Cost/Job, RLF (\$)		818		

City of El Centro									
El Centro, CA					Project 07-39-02775.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/17/87		
YEAR OF GRANT		1984					Years to Distribute 8.9 years		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		31.4			3.17		3.24		
Per Capita Income (\$) (1984)		10,650			.77		.89		
% below Poverty Level (1990)		23.8			1.90		1.81		
% Minority (1990)		32.7			1.06		1.66		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	63,750		41,250			0		105,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	2	50 / 71	0 / 0	0 / 0	1.3	105,000	119,669	585,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		100		0	0		100		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
14		1		15	6.5: 1		5.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
54		37			71		0		
Cost/Job, EDA (\$)			3,528		Cost/Job, RLF (\$)			5,811	

COIC									
Redmond, OR					Project 07-39-02776.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 12/12/85		
YEAR OF GRANT		1984					Years to Distribute 6.6 years		
LOAN-TO-GRANT RATIO		2.7:1					Up and Running Yes		
					Produced Jobs			Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1984)		16.0			1.39			1.65	
Per Capita Income (\$) (1984)		10,024			.90			.84	
% below Poverty Level (1990)		10.9			.88			.83	
% Minority (1990)		2.4			.34			.12	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,350,000		525,000			0		1,875,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	53	6 / 7	6 / 4	8 / 9	2.0	5,117,000	2,356,000	18,049,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
55		36	9		94		4	6	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
815		0		815	0.0: 1			3.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
3		9			4			2	
Cost/Job, EDA (\$)			887		Cost/Job, RLF (\$)			1,232	

Tanana Chiefs Conference, Incorporated									
Fairbanks, AK					Project 07-39-02778.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/04/85		
YEAR OF GRANT		1984					Years to Distribute 13.4 years		
LOAN-TO-GRANT RATIO		1.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS									
Unemployment Rate (%) (1984)					13.5		Ratio to State 1.36		Ratio to U.S. 1.39
Per Capita Income (\$) (1984)					18,631		1.01		1.57
% below Poverty Level (1990)					7.6		.84		.58
% Minority (1990)					17.7		.73		.90
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	158,107		81,040			0		239,147	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	11	9 / 12	9 / 3	0 / 0	0.6	245,000	257,529	8,600	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
47		33		20	0		4		96
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
14		2		16	0.0: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
42		19			79			22	
Cost/Job, EDA (\$)		11,832			Cost/Job, RLF (\$)			17,896	

Oregon Cascades West Council of Governments									
Corvallis, OR					Project 07-39-02821.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/26/85		
YEAR OF GRANT		1985					Years to Distribute 6.8 years		
LOAN-TO-GRANT RATIO		2.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		6.1							.64
Per Capita Income (\$) (1985)		11,379							.91
% below Poverty Level (1990)		15.5							1.18
% Minority (1990)		8.1							.41
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	697,002		414,319		0		1,111,321		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	52	2 / 2	4 / 5	15 / 13	- 1.0	2,845,477	970,454	8,054,951	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
37		54		9	51		13		36
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
259		35		294	0.5: 1		2.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
4		19			10		30		
Cost/Job, EDA (\$)		2,123			Cost/Job, RLF (\$)		3,386		

Arizona Department of Commerce									
Phoenix, AZ					Project 07-39-02823.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/24/86		
YEAR OF GRANT		1985					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		7.1			.78		.74		
Per Capita Income (\$) (1985)		13,060			1.12		1.04		
% below Poverty Level (1990)		12.3			.78		.94		
% Minority (1990)		15.1			.79		.77		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	235,000		78,490			0		313,490	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	5	0 / 0	0 / 0	40 / 56	- 2.6	472,330	210,207	8,409,200	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
69		31		0	23		77		100
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
672		15		687	0.7: 1		17.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			21			0	
Cost/Job, EDA (\$)		490			Cost/Job, RLF (\$)			654	

Benton-Franklin Council of Governments									
Richland, WA					Project 07-39-02838.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/01/86		
YEAR OF GRANT		1985					Years to Distribute 7.0 years		
LOAN-TO-GRANT RATIO		2.7:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		13.2			1.18		1.38		
Per Capita Income (\$) (1985)		13,600			1.04		1.08		
% below Poverty Level (1990)		11.1			1.02		.85		
% Minority (1990)		8.5			.74		.43		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,050,000		725,000			25,000		1,800,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	61	2 / 1	5 / 6	5 / 5	1.7	4,926,024	2,180,040	10,991,559	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
32		52		16	43		7		5
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
376		206		581	1.0: 1			2.2: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
20		18			4			17	
Cost/Job, EDA (\$)			1,921		Cost/Job, RLF (\$)			3,293	

City of San Jose									
San Jose, CA					Project 07-39-02866.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 07/03/87		
YEAR OF GRANT		1985					Years to Distribute 1.4 years		
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1985)		7.2			.74		.75		
Per Capita Income (\$) (1985)		17,525			1.21		1.40		
% below Poverty Level (1990)		7.5			.60		.57		
% Minority (1990)		30.9			1.00		1.57		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	345,000		0			115,000		460,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	35	0 / 0	14 / 13	20 / 37	- 3.9	918,734	260,696	3,744,809	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
30		68		2	20		54		26
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
208		61		269	0.0: 1		4.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
50		32			53		32		
Cost/Job, EDA (\$)			1,800		Cost/Job, RLF (\$)			2,399	

City of Oakland									
Oakland, CA					Project 07-39-02873.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		03/18/87	
YEAR OF GRANT		1985				Years to Distribute		4.5 years	
LOAN-TO-GRANT RATIO		2.1:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1985)		9.3			.96		.97		
Per Capita Income (\$) (1985)		14,968			1.03		1.19		
% below Poverty Level (1990)		10.6			.85		.81		
% Minority (1990)		40.4			1.31		2.06		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	228,830		133,929			0		362,759	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	10	0 / 0	0 / 0	20 / 13	0.6	746,759	388,671	1,438,900	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		73		27	70		30		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
60		100		160	0.4: 1		1.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
63		23			61		1		
Cost/Job, EDA (\$)		1,285			Cost/Job, RLF (\$)		2,037		

Region 4 Development Association									
Twin Falls, ID					Project 07-39-02930.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		09/25/87	
YEAR OF GRANT		1986				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		2.6:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		7.4			1.03		.99		
Per Capita Income (\$) (1986)		11,074			1.00		.80		
% below Poverty Level (1990)		13.6			1.03		1.04		
% Minority (1990)		4.4			.80		.23		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	800,000			302,000		0		1,102,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	55	0 / 0	4 / 5	5 / 7	2.1	2,822,423	1,350,565	10,356,126	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
49		34		16	22		42		36
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
377		0		377	0.0: 1			3.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
6		28			1			20	
Cost/Job, EDA (\$)		856			Cost/Job, RLF (\$)			1,179	

GEODC and NEOEDD									
Pendleton, OR					Project 07-39-02935.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 03/04/87			
YEAR OF GRANT		1986				Years to Distribute 4.0 years			
LOAN-TO-GRANT RATIO		2.6:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		12.1			1.29		1.61		
Per Capita Income (\$) (1986)		11,154			.87		.81		
% below Poverty Level (1990)		16.5			1.33		1.26		
% Minority (1990)		11.0			1.53		.56		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	700,000		172,000			87,100		959,100	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	81	4 / 3	4 / 5	9 / 12	1.6	2,534,151	1,133,701	8,235,775	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
31		59	10		40		15	45	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
408		57		465	0.4: 1			3.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
5		15			8			19	
Cost/Job, EDA (\$)				899	Cost/Job, RLF (\$)			1,232	

MWV Council of Governments									
Salem, OR					Project 07-39-02939.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		05/02/88	
YEAR OF GRANT		1986				Years to Distribute		4.1 years	
LOAN-TO-GRANT RATIO		2.1:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		9.1			.97		1.21		
Per Capita Income (\$) (1986)		11,901			.92		.86		
% below Poverty Level (1990)		13.2			1.06		1.00		
% Minority (1990)		8.5			1.18		.43		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	650,000		0			535,681		1,185,681	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	32	0 / 0	0 / 0	9 / 5	0.2	2,532,611	1,212,684	6,464,482	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
34		64		2	44		33		22
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
280		26		306	0.0: 1			2.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
35		45			0			11	
Cost/Job, EDA (\$)			1,717		Cost/Job, RLF (\$)			3,133	

Bellingham Whatcom Economic Development Commission

Bellingham, WA

Project 07-39-02940.00

TYPE OF GRANT		LTED	SCHEDULE		First Distribution from EDA		05/15/87	
YEAR OF GRANT		1986			Years to Distribute		1.4 years	
LOAN-TO-GRANT RATIO		2.7:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1986)		10.9			1.15		1.45	
Per Capita Income (\$) (1986)		11,657			.83		.84	
% below Poverty Level (1990)		12.3			1.13		.94	
% Minority (1990)		6.5			.57		.33	
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		100,000		0		400,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	18	6 / 10	6 / 2	11 / 7	2.5	1,065,576	513,425	5,584,063
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
22		58	20	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
118		11	129	0.0: 1		5.2: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0		10		7		
Cost/Job, EDA (\$)		1,596		Cost/Job, RLF (\$)		2,128		

IDA-ORE Planning and Development

Weiser, ID

Project 07-39-02973.01

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		10/21/87			
YEAR OF GRANT	1986			Years to Distribute		N/A			
LOAN-TO-GRANT RATIO	2.7:1			Up and Running		Yes			
				Produced Jobs		Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1986)		5.5			.76	.73			
Per Capita Income (\$) (1986)		10,062			.91	.73			
% below Poverty Level (1990)		19.6			1.48	1.49			
% Minority (1990)		10.3			1.85	.52			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	700,000		133,334		145,000		978,334		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	98	7 / 8	8 / 7	2 / 1	3.4	2,644,354	1,343,472	9,039,203	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
30		48		20		34		55	9
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
611		77		688		0.0: 1		3.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
33		26			10		13		
Cost/Job, EDA (\$)		292			Cost/Job, RLF (\$)		409		

Tri-County Economic Development Corporation									
Chico, CA					Project 07-39-02985.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 06/23/88		
YEAR OF GRANT		1987					Years to Distribute 4.2 years		
LOAN-TO-GRANT RATIO		2.8:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		13.1			1.82		1.82		
Per Capita Income (\$) (1987)		12,189			.72		.83		
% below Poverty Level (1990)		17.4			1.39		1.33		
% Minority (1990)		14.3			.46		.73		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	665,000		227,776		0		892,776		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	71	0 / 0	0 / 0	4 / 2	0.0	2,481,394	894,440	10,857,980	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)		Service (%)
23		74	3		50		22		28
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
361		8		369	1.2: 1			4.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
7		17			5			4	
Cost/Job, EDA (\$)			1,426		Cost/Job, RLF (\$)			1,915	

Merced County									
Merced, CA					Project 07-39-02988.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 09/09/88		
YEAR OF GRANT		1987					Years to Distribute 4.4 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1987)		13.5			1.88		1.88		
Per Capita Income (\$) (1987)		11,966			.71		.81		
% below Poverty Level (1990)		19.9			1.59		1.52		
% Minority (1990)		32.5			1.05		1.65		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	495,000		65,000			128,100		688,100	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	25	0 / 0	32 / 36	12 / 15	- 0.4	1,317,500	662,157	2,496,277	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
27		63	10		30		49	21	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
108		52		160	0.2: 1			1.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
49		34			15			18	
Cost/Job, EDA (\$)			2,571		Cost/Job, RLF (\$)			3,574	

Stanislaus County Economic Development Corporation

Modesto, CA

Project 07-39-02989.00

TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA		05/13/88	
YEAR OF GRANT		1987			Years to Distribute		2.2 years	
LOAN-TO-GRANT RATIO		2.2:1			Up and Running		Yes	
					Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.	
Unemployment Rate (%) (1987)		15.2		2.11		2.11		
Per Capita Income (\$) (1987)		13,406		.79		.91		
% below Poverty Level (1990)		14.1		1.13		1.08		
% Minority (1990)		19.6		.63		1.00		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		10,000		200,000		510,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	24	0 / 0	0 / 0	17 / 18	- 0.6	1,145,300	480,130	4,246,185
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
17		83	0	62		17	21	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
203		81	284	0.0: 1			3.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
25		13		8			13	
Cost/Job, EDA (\$)		956		Cost/Job, RLF (\$)			1,626	

Quest for Economic Development

Wenatchee, WA

Project 07-39-03013.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	01/12/88				
YEAR OF GRANT	1987			Years to Distribute	.4 years				
LOAN-TO-GRANT RATIO	4.8:1			Up and Running	Yes				
				Produced Jobs	Yes				
COMMUNITY DISTRESS				Ratio to State	Ratio to U.S.				
Unemployment Rate (%) (1987)		11.9	1.47	1.65					
Per Capita Income (\$) (1987)		13,651	.93	.93					
% below Poverty Level (1990)		15.3	1.40	1.16					
% Minority (1990)		7.4	.65	.37					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	350,000		117,000		0		467,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	45	2 / 1	4 / 3	7 / 8	7.3	1,177,355	434,640	6,733,426	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
24		35		41		57		34	8
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
181		253		434		0.5: 1		5.7: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
10		30			5		21		
Cost/Job, EDA (\$)		51			Cost/Job, RLF (\$)		35		

State of Alaska Dept. of Commerce and Economic Development								
Juneau, AK				Project 07-39-03062.01				
TYPE OF GRANT		LTED		SCHEDULE	First Distribution from EDA 10/12/89			
YEAR OF GRANT		1988			Years to Distribute 7.8 years			
LOAN-TO-GRANT RATIO		1.6:1			Up and Running Yes			
					Produced Jobs Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1988)		8.6		.80		1.23		
Per Capita Income (\$) (1988)		22,204		1.13		1.44		
% below Poverty Level (1990)		5.6		.62		.43		
% Minority (1990)		19.1		.78		.97		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	1,676,371		0		736,700		2,413,071	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	43	2 / 8	7 / 12	5 / 7	1.1	3,755,893	2,645,701	12,793,696
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
21		56	13	7		54	29	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
190		175	365	N/A: 1		3.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
24		36		13		7		
Cost/Job, EDA (\$)			1,844	Cost/Job, RLF (\$)		2,655		

County of Monterey									
Salinas, CA					Project 07-39-03105.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 07/24/91		
YEAR OF GRANT		1989					Years to Distribute 1.9 years		
LOAN-TO-GRANT RATIO		1.4:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		9.3			1.55		1.49		
Per Capita Income (\$) (1989)		18,103			.97		1.11		
% below Poverty Level (1990)		11.6			.93		.89		
% Minority (1990)		36.1			1.17		1.84		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	200,000		59,000			66,000		325,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	0 / 0	14 / 10	7 / 7	4.3	455,689	425,863	1,337,454	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
31		41		29	24		60		16
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
21		0		21	0.2: 1		2.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
0		0			25		22		
Cost/Job, EDA (\$)		1,371			Cost/Job, RLF (\$)		2,228		

Clearwater Economic Development Association									
Lewiston, ID					Project 07-39-03155.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 01/18/90		
YEAR OF GRANT		1989					Years to Distribute 4.8 years		
LOAN-TO-GRANT RATIO		2.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1989)		6.7					.92		1.06
Per Capita Income (\$) (1989)		13,826					1.10		.85
% below Poverty Level (1990)		12.0					.91		.92
% Minority (1990)		6.2					1.11		.31
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)		EDA		Applicant		Other		Total	
		650,000		217,000		0		867,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	79	5 / 5	4 / 3	4 / 2	0.3	1,858,340	885,947	3,559,380	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
41		39		20	15		44		41
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
166		15		181	0.0: 1			1.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
2		40			1			24	
Cost/Job, EDA (\$)		2,711			Cost/Job, RLF (\$)			3,616	

Economic Development Corporation of Tulare County									
Tulare, CA					Project 07-39-03166.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/04/91		
YEAR OF GRANT		1989					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.3:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1989)		11.4			1.89		1.82		
Per Capita Income (\$) (1989)		12,632			.68		.78		
% below Poverty Level (1990)		22.6			1.81		1.72		
% Minority (1990)		34.1			1.10		1.74		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	210,000		90,000			0		300,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	0 / 0	0 / 0	0 / 0	0.2	684,000	305,152	1,252,600	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		0		0	0		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
N/A		N/A		101	0.0: 1			1.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			N/A	
Cost/Job, EDA (\$)			909		Cost/Job, RLF (\$)			1,298	

Alaska Village Initiatives								
Anchorage, AK				Project 07-39-03171.00				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 03/06/91		
YEAR OF GRANT		1990				Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.9:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1990)		11.4		1.23		2.07		
Per Capita Income (\$) (1990)		13,505		.68		.78		
% below Poverty Level (1990)		22.4		2.49		1.71		
% Minority (1990)		75.7		3.11		3.85		
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	300,000		279,000		0		579,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)
	81	12 /12	28 /31	6 / 9	0.9	1,106,110	616,816	110,611
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)	
25		0	75	100		0	0	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
24		57	81	0.0: 1		0.1: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A		89		12		
Cost/Job, EDA (\$)			1,441	Cost/Job, RLF (\$)			2,780	

City of Hollister									
Hollister, CA					Project 07-39-03348.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/07/94		
YEAR OF GRANT		1992					Years to Distribute 1.4 years		
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1992)		11.7			2.02		2.09		
Per Capita Income (\$) (1992)		17,761			.81		.91		
% below Poverty Level (1990)		9.5			.76		.73		
% Minority (1990)		29.9			.97		1.52		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	288,000		192,000			0		480,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	4.6	588,000	576,722	2,140,664	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
18		20		61	0		61		39
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
96		0		96	0.0: 1			3.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
68		38			20			0	
Cost/Job, EDA (\$)				266	Cost/Job, RLF (\$)			444	

Southeastern Development Corporation

San Diego, CA

Project 07-39-03351.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	09/24/98				
YEAR OF GRANT	1993			Years to Distribute	Too recent				
LOAN-TO-GRANT RATIO	0.9:1			Up and Running	Too recent				
				Produced Jobs	Too recent				
COMMUNITY DISTRESS				Ratio to State	Ratio to U.S.				
Unemployment Rate (%) (1993)		6.3	.82	.93					
Per Capita Income (\$) (1993)		21,480	.98	1.07					
% below Poverty Level (1990)		11.3	.91	.86					
% Minority (1990)		24.9	.81	1.27					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	400,000		0		426,596		826,596		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	25	0 / 0	0 / 0	24 / 26	N/A	719,000	686,311	1,759,899	
	PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
33		59		8		17		17	66
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
51		82		133		0.3: 1		2.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
69		32		79		7			
Cost/Job, EDA (\$)		671		Cost/Job, RLF (\$)		1,387			

Kenai Peninsula Borough Economic Development, Incorporated

Kenai, AK

Project 07-39-03408.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA		08/22/94			
YEAR OF GRANT	1993			Years to Distribute		1.4 years			
LOAN-TO-GRANT RATIO	1.6:1			Up and Running		Yes			
				Produced Jobs		Yes			
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1993)		13.6		1.56		2.00			
Per Capita Income (\$) (1993)		21,650		.93		1.08			
% below Poverty Level (1990)		7.7		.86		.59			
% Minority (1990)		8.7		.36		.44			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	210,000		70,000		0		280,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	17	6 / 4	18 / 10	6 / 6	1.0	456,671	291,224	1,317,411	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
50		32	18	0		29	71		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
18		16	34	0.4: 1			2.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
1		24		0			48		
Cost/Job, EDA (\$)			1,545		Cost/Job, RLF (\$)			2,060	

Development Bank of American Samoa									
Pago Pago, American Samoa					Project 07-39-03529.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA		10/19/95	
YEAR OF GRANT		1995				Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		1.0:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		N/A			N/A			N/A	
Per Capita Income (\$) (1995)		N/A			N/A			N/A	
% below Poverty Level (1990)		N/A			N/A			N/A	
% Minority (1990)		N/A			N/A			N/A	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA			Applicant		Other		Total	
	311,530			454,598		203,371		969,500	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	19	11 / 7	16 / 19	0 / 0	2.2	969,500	1,030,360	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
55		28		17	37		26		37
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
121		50		171	0.0: 1			0.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
85		25			100			21	
Cost/Job, EDA (\$)		319			Cost/Job, RLF (\$)			994	

Merced County									
Merced, CA					Project 07-49-02639.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		12/13/94	
YEAR OF GRANT		1993				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		1.0:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1993)		14.8			1.92		2.18		
Per Capita Income (\$) (1993)		15,192			.69		.76		
% below Poverty Level (1990)		19.9			1.59		1.52		
% Minority (1990)		32.5			1.05		1.65		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,000,000		59,000			441,000		1,500,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	22	0 / 0	59 / 53	0 / 0	1.5	1,505,500	1,584,323	2,397,090	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
33		67		1	0		50		50
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
69		43		112	0.0: 1			1.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
34		20			38			11	
Cost/Job, EDA (\$)		2,089			Cost/Job, RLF (\$)			3,134	

County of Monterey									
Salinas, CA					Project 07-49-02640.00				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		06/01/93	
YEAR OF GRANT		1993				Years to Distribute		2.9 years	
LOAN-TO-GRANT RATIO		1.5:1				Up and Running		Yes	
					Produced Jobs		Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		11.2			1.45		1.65		
Per Capita Income (\$) (1993)		20,812			.94		1.04		
% below Poverty Level (1990)		11.6			.93		.89		
% Minority (1990)		36.1			1.17		1.84		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,000,000		0		612,500		1,612,500		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	38	5 /12	8 / 3	8 / 5	0.0	2,426,084	1,616,986	3,089,685	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)		Service (%)
39		40	22		24		64		11
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
92		64	156		1.0: 1			1.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			7			13	
Cost/Job, EDA (\$)		2,092			Cost/Job, RLF (\$)			3,374	

County of Monterey									
Salinas, CA					Project 07-49-02640.01				
TYPE OF GRANT		Defense Adjustment			SCHEDULE		First Distribution from EDA 08/02/94		
YEAR OF GRANT		1993					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		0.0:1					Up and Running No		
							Produced Jobs No		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		11.2			1.45		1.65		
Per Capita Income (\$) (1993)		20,812			.94		1.04		
% below Poverty Level (1990)		11.6			.93		.89		
% Minority (1990)		36.1			1.17		1.84		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	250,000		0		0		250,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	0	N/A /N/A	N/A /N/A	N/A /N/A	0.0	0	250,000	0	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
N/A		N/A		N/A	N/A		N/A		N/A
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
0		0		0	N/A: 1		N/A: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			N/A		N/A		
Cost/Job, EDA (\$)				No jobs	Cost/Job, RLF (\$)			No jobs	

City of San Diego									
San Diego, CA				Project 07-49-02681.00					
TYPE OF GRANT		Defense Adjustment		SCHEDULE		First Distribution from EDA		10/21/94	
YEAR OF GRANT		1993				Years to Distribute		3.0 years	
LOAN-TO-GRANT RATIO		1.0:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS				Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1993)		6.3				.82		.93	
Per Capita Income (\$) (1993)		21,480				.98		1.07	
% below Poverty Level (1990)		11.3				.91		.86	
% Minority (1990)		24.9				.81		1.27	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	750,000		250,000		0		1,000,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	8	0 / 0	0 / 0	13 / 15	- 1.2	1,030,000	954,417	984,815	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)	Service (%)		
4		77	19	85		0	15		
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage			
37		49	86	0.0: 1		1.0: 1			
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
23		19		27			0		
Cost/Job, EDA (\$)			2,929		Cost/Job, RLF (\$)		3,905		

Community Development Comm. of the County of Los Angeles									
Los Angeles, CA					Project 07-49-03349.79				
TYPE OF GRANT		Defense Adjustment			SCHEDULE	First Distribution from EDA		08/12/93	
YEAR OF GRANT		1992				Years to Distribute		N/A	
LOAN-TO-GRANT RATIO		1.2:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1992)		5.9				1.02		1.05	
Per Capita Income (\$) (1992)		22,056				1.01		1.13	
% below Poverty Level (1990)		15.1				1.20		1.15	
% Minority (1990)		43.1				1.39		2.19	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	4,500,000		1,500,000			0		6,000,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	29	0 / 0	7 / 6	0 / 0	1.9	7,325,000	6,574,818	11,276,659	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
17		53		30	26		70		4
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
332		142		474	0.0: 1			1.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			9			14	
Cost/Job, EDA (\$)			2,216		Cost/Job, RLF (\$)			2,954	

Idaho Innovation Center and Bonneville County

Idaho Falls, ID

Project 07-49-03417.00

TYPE OF GRANT	Defense Adjustment		SCHEDULE		First Distribution from EDA		09/02/94		
YEAR OF GRANT	1994				Years to Distribute		3.5 years		
LOAN-TO-GRANT RATIO	1.2:1				Up and Running		Yes		
					Produced Jobs		Yes		
COMMUNITY DISTRESS			Ratio to State			Ratio to U.S.			
Unemployment Rate (%) (1994)		4.9	.75			.65			
Per Capita Income (\$) (1994)		18,334	1.06			.87			
% below Poverty Level (1990)		9.9	.75			.75			
% Minority (1990)		4.3	.78			.22			
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	750,000		250,000		0		1,000,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	15	7 / 0	33 / 38	0 / 0	2.2	1,161,550	1,087,180	513,500	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
49		51		0		59		19	23
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
75		0		75		0.5: 1		0.4: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
4		17			5		19		
Cost/Job, EDA (\$)		2,031			Cost/Job, RLF (\$)		2,707		

County of Ventura and EDC-VC

San Buenaventura, CA

Project 07-49-04115.01

TYPE OF GRANT	Defense Adjustment	SCHEDULE	First Distribution from EDA	05/04/98				
YEAR OF GRANT	1996		Years to Distribute	Too recent				
LOAN-TO-GRANT RATIO	0.5:1		Up and Running	Too recent				
			Produced Jobs	Too recent				
COMMUNITY DISTRESS		Ratio to State		Ratio to U.S.				
Unemployment Rate (%) (1996)	7.8	.91		1.28				
Per Capita Income (\$) (1996)	24,348	1.04		1.08				
% below Poverty Level (1990)	7.3	.58		.56				
% Minority (1990)	20.8	.67		1.06				
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	800,000		133,000		134,000		1,067,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	4	0 / 0	0 / 0	0 / 0	N/A	500,000	1,085,350	3,413,500
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)			
Start-Up (%)	Expansion (%)	Retention (%)			Industrial (%)	Commercial (%)	Service (%)	
10	90	0			50	0	50	
Jobs Created	Jobs Retained	Total Jobs			Public-Sector Leverage		Private-Sector Leverage	
51	0	51			0.0: 1		6.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)	
0		0			0		10	
Cost/Job, EDA (\$)		569			Cost/Job, RLF (\$)		760	

Grantee Profiles: Austin Region

City of Malvern									
Malvern, AR					Project 08-19-02520.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 03/18/87		
YEAR OF GRANT		1986					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		1.1:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		13.1			1.47		1.75		
Per Capita Income (\$) (1986)		9,704			.92		.70		
% below Poverty Level (1990)		18.6			.98		1.42		
% Minority (1990)		11.8			.68		.60		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	750,000		250,000			382,924		1,382,924	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	14	14 / 6	14 / 11	0 / 0	0.6	1,501,200	1,479,642	2,759,846	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)		Service (%)
50		38	12		43		23		34
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
106		62		168	0.0: 1			1.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			27	
Cost/Job, EDA (\$)				4,017	Cost/Job, RLF (\$)			7,408	

West Central Arkansas PDD									
Hot Springs Village, AR					Project 08-19-59000.00				
TYPE OF GRANT		SSED/Other			SCHEDULE		First Distribution from EDA 06/01/98		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		8.0			1.29		1.16		
Per Capita Income (\$) (1995)		13,839			.81		.64		
% below Poverty Level (1990)		18.6			.98		1.42		
% Minority (1990)		11.8			.68		.60		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		167,000			0		667,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	- 0.6	141,800	663,921	105,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
47		53		0	53		0		47
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
77		0		77	2.4: 1			0.7: 1	
% of Jobs to Minority Workers			% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A			N/A		0			47	
Cost/Job, EDA (\$)				1,576	Cost/Job, RLF (\$)			2,103	

Central Arkansas Planning and Development

Lonoke, AR

Project 08-19-59001.00

TYPE OF GRANT	SSED/Other	SCHEDULE	First Distribution from EDA	06/01/98							
YEAR OF GRANT	1995		Years to Distribute	Too recent							
LOAN-TO-GRANT RATIO	0.1:1		Up and Running	Yes							
			Produced Jobs	Yes							
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.								
Unemployment Rate (%) (1995)	4.5	.73	.65								
Per Capita Income (\$) (1995)	16,827	.99	.77								
% below Poverty Level (1990)	9.3	.49	.71								
% Minority (1990)	3.2	.18	.16								
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant		Other		Total				
	500,000		167,000		0		667,000				
	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)			
	2	0 / 0	0 / 0	0 / 0	0.4	85,000	668,763	60,000			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
41		59		0		0		59		41	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage		
6		5		11		0.0: 1			0.7: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
45			27			41			41		
Cost/Job, EDA (\$)			10,703			Cost/Job, RLF (\$)			14,278		

San Antonio Local Development Company, Incorporated

San Antonio, TX

Project 08-39-02036.00

TYPE OF GRANT	LTD	SCHEDULE		First Distribution from EDA	03/08/85				
YEAR OF GRANT	1985			Years to Distribute	N/A				
LOAN-TO-GRANT RATIO	5.3:1			Up and Running	Yes				
				Produced Jobs	Yes				
COMMUNITY DISTRESS		Ratio to State		Ratio to U.S.					
Unemployment Rate (%) (1985)	6.3	.79		.66					
Per Capita Income (\$) (1985)	11,044	.90		.88					
% below Poverty Level (1990)	19.9	1.10		1.51					
% Minority (1990)	25.8	1.04		1.31					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,625,000		0		0		1,625,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	77	0 / 0	0 / 0	26 / 29	2.7	8,625,795	2,207,859	29,831,148	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
40		55		5		38		43	18
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
1,005		83		1,088		0.2: 1		3.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
15		2			28		13		
Cost/Job, EDA (\$)		1,367			Cost/Job, RLF (\$)		1,367		

Southwest Arkansas Planning and Development District, Incorporated									
Pine Bluff, AR					Project 08-39-02100.10				
TYPE OF GRANT		LTED		SCHEDULE		First Distribution from EDA 03/21/80			
YEAR OF GRANT		1979				Years to Distribute		11.9 years	
LOAN-TO-GRANT RATIO		2.8:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1979)		6.0				.91		.85	
Per Capita Income (\$) (1979)		5,695				1.00		.77	
% below Poverty Level (1990)		23.9				1.25		1.82	
% Minority (1990)		43.9				2.54		2.23	
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	825,000		275,000		0		1,100,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	41	2 / 2	5 / 3	7 / 4	2.3	3,123,407	1,572,037	10,500,663	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
34		53	12	73		21		5	
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
700		162	862	0.4: 1			3.4: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
49		17		1			8		
Cost/Job, EDA (\$)			825	Cost/Job, RLF (\$)			1,101		

New Orleans Regional Business Development Loan									
New Orleans, LA					Project 08-39-02142.02				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/10/82		
YEAR OF GRANT		1979					Years to Distribute N/A		
LOAN-TO-GRANT RATIO		2.0:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1979)		7.9			1.13		1.11		
Per Capita Income (\$) (1979)		6,990			1.14		.94		
% below Poverty Level (1990)		31.6			1.34		2.41		
% Minority (1990)		65.1			1.99		3.31		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,750,000		0			0		1,750,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	27	0 / 0	0 / 0	0 / 12	- 0.7	3,424,644	1,542,947	21,547,061	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
21		53		26	32		32		36
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
270		334		604	1.0: 1			6.3: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
51		4			25			18	
Cost/Job, EDA (\$)			3,508		Cost/Job, RLF (\$)			3,508	

Shreveport, LA

Project 08-39-02248.01

Durant, OK

Project 08-39-02249.00

TYPE OF GRANT	TLED	SCHEDULE		First Distribution from EDA	01/07/82				
YEAR OF GRANT	1980			Years to Distribute	N/A				
LOAN-TO-GRANT RATIO	5.0:1			Up and Running	Yes				
				Produced Jobs	N/A				
COMMUNITY DISTRESS				Ratio to State	Ratio to U.S.				
Unemployment Rate (%) (1980)		3.9	1.00	.64					
Per Capita Income (\$) (1980)		5,288	.72	.64					
% below Poverty Level (1990)		24.5	1.47	1.87					
% Minority (1990)		16.4	.92	.83					
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	525,000		225,000		0		750,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	N/A	N/A/N/A	N/A/N/A	N/A/N/A	0.1	3,785,838	757,359	N/A	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
N/A		N/A		N/A		N/A		N/A	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
N/A		N/A		N/A		N/A: 1		N/A: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)			
N/A		N/A		N/A		N/A			
Cost/Job, EDA (\$)		No job info.		Cost/Job, RLF (\$)		No job info.			

City of Fort Worth									
Fort Worth, TX					Project 08-39-02250.00				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 02/02/83			
YEAR OF GRANT		1980				Years to Distribute 6.3 years			
LOAN-TO-GRANT RATIO		2.2:1				Up and Running Yes			
						Produced Jobs Yes			
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1980)		4.8			1.00		.79		
Per Capita Income (\$) (1980)		8,553			1.08		1.03		
% below Poverty Level (1990)		11.0			.61		.84		
% Minority (1990)		21.5			.87		1.09		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,000,000		490,000		64,414		1,554,414		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	61	0 / 0	10 / 7	39 / 23	- 1.5	3,390,916	1,202,372	6,346,371	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
26		57	18		34		49	18	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
241		106		347	0.0: 1		1.9: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
55		2			41		30		
Cost/Job, EDA (\$)			5,652		Cost/Job, RLF (\$)		8,785		

White River Planning and Development District, Incorporated									
Batesville, AR					Project 08-39-02325.01				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 05/26/83		
YEAR OF GRANT		1982					Years to Distribute 4.9 years		
LOAN-TO-GRANT RATIO		2.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1982)		7.1			.93		1.00		
Per Capita Income (\$) (1982)		7,060			.93		.69		
% below Poverty Level (1990)		17.2			.90		1.31		
% Minority (1990)		2.7			.15		.14		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	800,000		103,000			0		903,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	97	5 / 4	8 / 11	22 / 16	2.9	2,602,817	1,302,456	6,767,400	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
13		78		8	57		14		29
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
297		252		549	0.6: 1			2.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
5		22			5			9	
Cost/Job, EDA (\$)				507	Cost/Job, RLF (\$)			572	

East Arkansas Planning and Development District

Jonesboro, AR

Project 08-39-02326.80

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	12/08/82
YEAR OF GRANT	1982			Years to Distribute	10.8 years
LOAN-TO-GRANT RATIO	2.5:1			Up and Running	Yes
				Produced Jobs	Yes
COMMUNITY DISTRESS			Ratio to State		Ratio to U.S.
Unemployment Rate (%) (1982)	8.2			1.08	1.15
Per Capita Income (\$) (1982)	7,564			1.00	.74
% below Poverty Level (1990)	17.0			.89	1.30
% Minority (1990)	6.7			.39	.34
PROJECT-RELATED GRANT SUPPORT					
Grant (\$)	EDA		Applicant		Total
	925,931		136,402		1,062,333
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average Total RLF Capital Base
					Amount of Loans (\$)
	33	0 / 0	0 / 0	3 / 2	1.4 2,649,115
PROJECT-RELATED DIRECT ECONOMIC EFFECTS					
Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
44	46	18	69	22	9
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
486	246	732	0.7: 1		2.2: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
1	26		2		12
Cost/Job, EDA (\$)		2,334	Cost/Job, RLF (\$)		2,678

NCNMEDD

Santa Fe, NM

Project 08-39-02395.00

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	06/03/85
YEAR OF GRANT	1983			Years to Distribute	N/A
LOAN-TO-GRANT RATIO	2.4:1			Up and Running	Yes
				Produced Jobs	Yes
COMMUNITY DISTRESS			Ratio to State		Ratio to U.S.
Unemployment Rate (%) (1983)	6.0			.82	.79
Per Capita Income (\$) (1983)	10,671			1.14	.95
% below Poverty Level (1990)	13.0			.63	.99
% Minority (1990)	19.5			.80	.99
PROJECT-RELATED GRANT SUPPORT					
Grant (\$)	EDA		Applicant		Total
	466,667		200,000		666,667
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average Total RLF Capital Base
					Amount of Loans (\$)
	25	0 / 0	0 / 0	0 / 0	0.4 1,626,578
PROJECT-RELATED DIRECT ECONOMIC EFFECTS					
Percentage Distribution of Loans (by Type of Activity)			Percentage Distribution of Loans (by Type of Job)		
Start-Up (%)	Expansion (%)	Retention (%)	Industrial (%)	Commercial (%)	Service (%)
N/A	N/A	N/A	N/A	N/A	N/A
Jobs Created	Jobs Retained	Total Jobs	Public-Sector Leverage		Private-Sector Leverage
N/A	N/A	894	0.3: 1		2.8: 1
% of Jobs to Minority Workers	% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)
N/A	N/A		N/A		N/A
Cost/Job, EDA (\$)		636	Cost/Job, RLF (\$)		908

Western Arkansas Planning and Development District										
Fort Smith, AR					Project 08-39-02498.03					
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 02/02/87				
YEAR OF GRANT		1986				Years to Distribute 6.5 years				
LOAN-TO-GRANT RATIO		1.8:1				Up and Running Yes				
						Produced Jobs Yes				
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.			
Unemployment Rate (%) (1986)		7.4			.83		.99			
Per Capita Income (\$) (1986)		12,079			1.14		.87			
% below Poverty Level (1990)		13.1			.69		1.00			
% Minority (1990)		11.0			.63		.56			
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	1,320,000		287,000			0		1,607,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)		
	47	6 / 6	9 / 13	23 / 16	- 0.9	2,824,000	1,444,000	5,058,000		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
16		59		16	74		14		3	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
409		144		553	0.0: 1			1.8: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
2		15			5			32		
Cost/Job, EDA (\$)				3,153	Cost/Job, RLF (\$)				3,839	

West Central Arkansas PDD									
Hot Springs National Park, AR					Project 08-39-02500.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/13/86		
YEAR OF GRANT		1986					Years to Distribute 5.2 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1986)		9.2			1.03		1.23		
Per Capita Income (\$) (1986)		11,775			1.12		.85		
% below Poverty Level (1990)		18.0			.94		1.37		
% Minority (1990)		8.9			.51		.45		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	261,375		87,125			0		348,500	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	14	0 / 0	14 / 15	43 / 42	- 2.9	661,300	230,661	856,151	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
76		24		0	58		33		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
108		5		113	2.1: 1		1.3: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
N/A		N/A			13		2		
Cost/Job, EDA (\$)		3,335			Cost/Job, RLF (\$)		4,447		

North East Texas Economic Development District, Inc.

Texarkana, TX

Project 08-39-02502.01

TYPE OF GRANT	LTED	SCHEDULE		First Distribution from EDA	06/01/87						
YEAR OF GRANT	1986			Years to Distribute	Not yet distributed						
LOAN-TO-GRANT RATIO	0.9:1			Up and Running	Yes						
				Produced Jobs	Yes						
COMMUNITY DISTRESS		Ratio to State		Ratio to U.S.							
Unemployment Rate (%) (1986)	8.1	1.37		1.08							
Per Capita Income (\$) (1986)	12,940	.97		.94							
% below Poverty Level (1990)	16.8	.93		1.28							
% Minority (1990)	21.9	.88		1.11							
PROJECT-RELATED GRANT SUPPORT											
Grant (\$)	EDA		Applicant		Other		Total				
	1,125,195		519,648		0		1,644,843				
	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)			
	14	0 / 0	21 / 32	7 / 16	- 0.6	1,526,926	1,535,114	5,503,000			
PROJECT-RELATED DIRECT ECONOMIC EFFECTS											
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)						
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)		Service (%)	
24		73		3		99		0		1	
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage			Private-Sector Leverage		
147		40		187		0.0: 1			3.6: 1		
% of Jobs to Minority Workers			% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
30			1			16			1		
Cost/Job, EDA (\$)			7,043			Cost/Job, RLF (\$)			10,296		

Central Texas Economic Development District

Waco, TX

Project 08-39-02685.02

TYPE OF GRANT	LTED	SCHEDULE	First Distribution from EDA	08/17/90					
YEAR OF GRANT	1989		Years to Distribute	N/A					
LOAN-TO-GRANT RATIO	1.2:1		Up and Running	Yes					
			Produced Jobs	Yes					
COMMUNITY DISTRESS		Ratio to State	Ratio to U.S.						
Unemployment Rate (%) (1989)	7.5	.92	1.19						
Per Capita Income (\$) (1989)	13,057	.90	.80						
% below Poverty Level (1990)	20.6	1.14	1.57						
% Minority (1990)	22.6	.91	1.15						
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	1,500,000		500,001		0		2,000,001		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	33	0 / 0	0 / 0	6 / 5	1.0	2,395,071	2,162,346	7,042,518	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)		Industrial (%)		Commercial (%)	Service (%)
30		61		9		12		32	56
Jobs Created		Jobs Retained		Total Jobs		Public-Sector Leverage		Private-Sector Leverage	
1,111		200		1,311		0.0: 1		2.9: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
42		67			22		5		
Cost/Job, EDA (\$)		815			Cost/Job, RLF (\$)		1,087		

Jefferson Parish Economic Development Commission									
Jefferson, LA					Project 08-39-02686.01				
TYPE OF GRANT		LTED			SCHEDULE	First Distribution from EDA 03/20/90			
YEAR OF GRANT		1989				Years to Distribute		Not yet distributed	
LOAN-TO-GRANT RATIO		0.9:1				Up and Running		Yes	
						Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1989)		9.3			.78		1.49		
Per Capita Income (\$) (1989)		15,263			1.24		.94		
% below Poverty Level (1990)		14.1			.60		1.08		
% Minority (1990)		21.7			.66		1.10		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	786,686		0			350,000		1,136,686	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	20	0 / 0	0 / 0	5 / 13	- 0.1	985,498	1,122,557	4,541,455	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
38		60		3	26		54		20
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
54		149		203	0.0: 1			4.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
43		30			3			40	
Cost/Job, EDA (\$)		3,123			Cost/Job, RLF (\$)			4,512	

Central Oklahoma Economic Development District									
Shawnee, OK					Project 08-39-02780.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 11/12/92		
YEAR OF GRANT		1991					Years to Distribute 1.8 years		
LOAN-TO-GRANT RATIO		1.9:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1991)		5.6			1.00		1.06		
Per Capita Income (\$) (1991)		13,420			.88		.72		
% below Poverty Level (1990)		17.3			1.03		1.32		
% Minority (1990)		14.8			.83		.75		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	500,000		166,667			0		666,667	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	20	0 / 0	0 / 0	0 / 0	3.4	1,245,096	799,402	2,045,208	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		48		52	91		0		9
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage		Private-Sector Leverage		
103		175		278	0.9: 1		1.6: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)		% of Loans to Female-Owned Businesses (%)		
1		3			0		0		
Cost/Job, EDA (\$)		318			Cost/Job, RLF (\$)		424		

CEN-TEX Certified Development Corporation									
Austin, TX					Project 08-39-02889.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 02/23/94		
YEAR OF GRANT		1993					Years to Distribute 3.6 years		
LOAN-TO-GRANT RATIO		1.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		4.6					.69		.68
Per Capita Income (\$) (1993)		20,112					1.11		1.00
% below Poverty Level (1990)		16.0					.88		1.22
% Minority (1990)		26.5					1.07		1.35
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant		Other		Total		
	300,000		100,000		3,000		403,000		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	20	0 / 0	15 / 14	5 / 7	6.9	629,025	530,858	4,162,375	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)		Service (%)
22		61	17		23		37		40
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
82		64		146	0.0: 1			6.6: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			18			24	
Cost/Job, EDA (\$)				-56	Cost/Job, RLF (\$)			-75	

Tulsa Port of Catoosa									
Catoosa, OK					Project 08-39-02895.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 08/22/94		
YEAR OF GRANT		1993					Years to Distribute 4.1 years		
LOAN-TO-GRANT RATIO		1.2:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1993)		8.1			1.21		1.19		
Per Capita Income (\$) (1993)		16,152			.97		.80		
% below Poverty Level (1990)		10.5			.63		.80		
% Minority (1990)		14.1			.79		.72		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	263,379		86,793			0		350,172	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	5	0 / 0	0 / 0	0 / 0	2.3	420,000	382,895	1,577,000	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
36		64		0	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
54		0		54	6.1: 1			3.8: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0			N/A			N/A	
Cost/Job, EDA (\$)		960			Cost/Job, RLF (\$)			1,276	

South Western Oklahoma Development Authority										
Burns Flat, OK					Project 08-39-02979.00					
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 03/15/96			
YEAR OF GRANT		1995					Years to Distribute		Too recent	
LOAN-TO-GRANT RATIO		1.1:1					Up and Running		Yes	
							Produced Jobs		Yes	
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.		
Unemployment Rate (%) (1995)		4.3					.70		.62	
Per Capita Income (\$) (1995)		14,332					.79		.66	
% below Poverty Level (1990)		20.7					1.24		1.57	
% Minority (1990)		5.0					.28		.25	
PROJECT-RELATED GRANT SUPPORT										
Grant (\$)	EDA		Applicant			Other		Total		
	500,000		166,667			0		666,667		
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)		
	6	0 / 0	33 / 38	0 / 0	0.8	730,298	680,586	1,202,724		
PROJECT-RELATED DIRECT ECONOMIC EFFECTS										
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)					
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)	
62		27		11	48		45		7	
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage		
56		16		72	0.0: 1			1.7: 1		
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)		
4		26			0			0		
Cost/Job, EDA (\$)				1,035		Cost/Job, RLF (\$)			1,380	

Carlsbad Department of Development									
Carlsbad, NM					Project 08-39-02996.00				
TYPE OF GRANT		LTED			SCHEDULE		First Distribution from EDA 04/29/97		
YEAR OF GRANT		1995					Years to Distribute Too recent		
LOAN-TO-GRANT RATIO		0.5:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1995)		9.6			1.25		1.39		
Per Capita Income (\$) (1995)		16,655			.97		.77		
% below Poverty Level (1990)		20.4			.99		1.56		
% Minority (1990)		18.3			.76		.93		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	150,000		50,000			0		200,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of apital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	ivate-Sector Funds (\$)	
	2	0 / 0	0 / 0	0 / 0	N/A	90,382	200,000	190,764	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)		Retention (%)	Industrial (%)		Commercial (%)		Service (%)
0		83		17	100		0		0
Jobs Created		Jobs Retained		Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
11		0		11	0.0: 1			2.1: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			0	
Cost/Job, EDA (\$)		1,514			Cost/Job, RLF (\$)			2,019	

Evangeline Economic Planning District								
Lafayette, LA					Project 08-59-02910.13			
TYPE OF GRANT		Disaster Relief		SCHEDULE		First Distribution from EDA 06/01/94		
YEAR OF GRANT		1993				Years to Distribute 2.7 years		
LOAN-TO-GRANT RATIO		1.0:1				Up and Running Yes		
						Produced Jobs Yes		
COMMUNITY DISTRESS				Ratio to State		Ratio to U.S.		
Unemployment Rate (%) (1993)		5.1				.71		.75
Per Capita Income (\$) (1993)		17,761				1.10		.88
% below Poverty Level (1990)		20.2				.86		1.54
% Minority (1990)		24.0				.73		1.22
PROJECT-RELATED GRANT SUPPORT								
Grant (\$)	EDA		Applicant		Other		Total	
	432,000		0		0		432,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)
	3	0 / 0	0 / 0	33 / 21	- 3.6	432,000	357,854	855,100
PROJECT-RELATED DIRECT ECONOMIC EFFECTS								
Percentage Distribution of Loans (by Type of Activity)				Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)	Industrial (%)		Commercial (%)		Service (%)
21		79	0	44		0		56
Jobs Created		Jobs Retained	Total Jobs	Public-Sector Leverage			Private-Sector Leverage	
10		18	28	0.0: 1			2.0: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers		% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
0		0		35			0	
Cost/Job, EDA (\$)			7,727	Cost/Job, RLF (\$)			7,727	

South Central Planning and Development Commission									
Thibodaux, LA					Project 08-59-02912.00				
TYPE OF GRANT		Disaster Relief			SCHEDULE		First Distribution from EDA 08/22/95		
YEAR OF GRANT		1994					Years to Distribute Not yet distributed		
LOAN-TO-GRANT RATIO		0.6:1					Up and Running Yes		
							Produced Jobs Yes		
COMMUNITY DISTRESS					Ratio to State			Ratio to U.S.	
Unemployment Rate (%) (1994)		7.4			.90		.99		
Per Capita Income (\$) (1994)		14,392			.85		.68		
% below Poverty Level (1990)		22.9			.97		1.74		
% Minority (1990)		15.4			.47		.78		
PROJECT-RELATED GRANT SUPPORT									
Grant (\$)	EDA		Applicant			Other		Total	
	1,568,000		0			0		1,568,000	
Financial Statistics	# of Loans	% of Loans Delinquent (# and \$)	% of Loans in Default (# and \$)	% of Loans Written Off (# and \$)	Average % Growth of Capital Base	Total Amount of Loans (\$)	RLF Capital Base (\$)	Private-Sector Funds (\$)	
	8	0 / 0	0 / 0	0 / 0	0.9	1,016,030	1,611,677	4,603,679	
PROJECT-RELATED DIRECT ECONOMIC EFFECTS									
Percentage Distribution of Loans (by Type of Activity)					Percentage Distribution of Loans (by Type of Job)				
Start-Up (%)		Expansion (%)	Retention (%)		Industrial (%)		Commercial (%)	Service (%)	
49		51	0		65		8	27	
Jobs Created		Jobs Retained	Total Jobs		Public-Sector Leverage			Private-Sector Leverage	
179		0	179		0.3: 1			4.5: 1	
% of Jobs to Minority Workers		% of Jobs to Female Workers			% of Loans to Minority-Owned Businesses (%)			% of Loans to Female-Owned Businesses (%)	
N/A		N/A			0			42	
Cost/Job, EDA (\$)			6,706		Cost/Job, RLF (\$)			6,706	